

## Yes You Can Work! Working While Applying for and Receiving SSA Benefits

#### PRESENTED BY:

SAMHSA SOAR TECHNICAL ASSISTANCE CENTER POLICY RESEARCH ASSOCIATES, INC.

#### **UNDER CONTRACT TO:**

SUBSTANCE ABUSE AND MENTAL HEALTH SERVICES ADMINISTRATION U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES





## Welcome!

Robert Grace, Public Health Advisor, Homeless Programs Branch, Center for Mental Health Services, Substance Abuse and Mental Health Services Administration





#### Disclaimer

- This training is supported by the Substance Abuse and Mental Health Services Administration (SAMHSA) and the U.S. Department of Health and Human Services (DHHS)
- The contents of this presentation do not necessarily reflect the views or policies of SAMHSA or DHHS.
- The training should not be considered substitutes for individualized care and treatment decisions.





## Webinar Instructions

- Muting
- Recording availability
- Downloading documents
- Evaluation
- •Question instructions





## Learning Objectives

- Gain a better understanding of SSA's work incentives and related resources.
- Gain a better understanding of employment resources available to SOAR applicants and beneficiaries.
- Gain a better understanding of how SOAR providers can effectively collaborate with IPS supported employment providers.





## Agenda

#### Why Are We Talking About Employment on a Disability Webinar?

Kristin Lupfer, Project Director, SAMHSA SOAR TA Center, Policy Research Associates, Inc.

#### Working While Disabled: How Social Security Can Help

Rachel Vincent, Employment Policy Team, Office of Research, Demonstration, and Employment Support,
 Social Security Administration

#### SOAR and Employment: Conversations We Need to Have

 Len Statham, Director of Employment and Economic Self Sufficiency Initiatives, New York Association of Psychiatric Rehabilitation Services

#### VORP + SOAR = Veterans to Employment

- Rand Hahn, BS, CSW, Veterans Program Specialist, Division of Veterans Services, Wausau, WI
- Colleen Rinken, MEd, LPC, CSAC, ICS, VORP Clinical Coordinator, Wisconsin Department of Health Services, Madison, WI

#### **Questions & Answers**

Facilitated by SOAR TA Center Staff





# Why Are We Talking About Employment on a Disability Webinar?

Kristin Lupfer, Project Director, SAMHSA SOAR TA Center, Policy Research Associates, Inc.





#### Working for More than Income

- ✓ Self-worth and self-confidence
- ✓ Define a role for the person in the community
- ✓ Foster a connection to others
- ✓ Add structure to daily life
- ✓ Critical step in recovery





## Common Myths

- If you work, your SSI/SSDI application will be automatically denied
- Benefits and health insurance end immediately when start working
- You can only work part-time while receiving disability
- If Social Security knows you are working, they will say you aren't disabled anymore

Luckily for the people we serve, these myths are false!





#### SOAR as an Agent of Hope

- Employment is possible during and after an application for SSI/SSDI
- Develop expertise in work incentives offered by SSA and give examples of how work will affect benefits
- Identify and collaborate with employment support services





#### Start Talking About Work

- Begin the conversations early and have them often
- Remind the individual that it is their decision, let him/her weigh pros and cons
- Provide reassuring and encouraging messages
- Ensure the applicant is equipped with accurate information about working while applying for and receiving SSI/SSDI





#### Benefits Planning Is Essential

- Impact on Social Security income, health insurance and other benefits
- Reporting earnings
- Maximizing SSA work incentives





#### CABHI: SOAR and IPS Pilot

- SOAR: SSI/SSDI Outreach, Access and Recovery
- IPS: Individual Placement and Support
- •12 State Teams who received the CABHI-States-Enhancement Grant were invited to participate
  - AZ, CO, CT, IL, MA, MI, MS, NV, OH, TN, UT, WI
- Learning Community: Four 90 minute, weekly calls to kick off the pilot (Started May 6)
- Pilot: Monthly check-in calls with pilot participants to report on progress (Started June 30)





#### CABHI: SOAR and IPS Pilot

#### Objectives

- Demonstrate how SOAR and IPS can form a cohesive and coordinated set of services for income support
- 2. Evaluate lessons learned from integration of services
- 3. Identify how to apply pilot findings to wider SOAR/employment services community



## Working While Disabled: How Social Security Can Help



#### Work Incentives

- Work Incentives are SSA rules that help beneficiaries keep their benefits as they explore work.
- By using Work Incentives, beneficiaries can make more money, gain new skills, and achieve greater independence through work.

#### What Are The SSDI and SSI Programs?

- Social Security Disability Insurance provides benefits to disabled or blind people who are "insured" by workers' contributions to the SSA trust fund.
- SSI makes cash assistance payments to the aged, blind and disabled who have limited income and assets.

## Substantial Gainful Employment (SGA)

- What is substantial gainful activity?
- SGA is work activity either as an employee or a selfemployed person
- It is used as a guideline to determine initial and continuing disability entitlement for SSDI beneficiaries and initial entitlement for SSI recipients.

#### SGA Amounts 2017

• Non Blind \$1170 per month (\$1130 in 2016)

• Blind \$1950 per month (\$1820 in 2016)

#### Ticket to Work (TTW)

- A free and voluntary program available to people ages 18-64 who are blind or disable and receive SSDI or SSI benefits.
- Provides services to help the beneficiary find and maintain employment. Services may be training, career counseling, vocational rehabilitation, job placement, and ongoing support services necessary to achieve a work goal.
- May not be subject to a medical continuing disability review

#### Trial Work Period 2017

- Allows an SSDI beneficiary to work in nine calendar months (not necessarily consecutive) during which work will not be used to determine if disability has ceased
- Continues until you accumulate 9 months of "services" within a rolling 60 month period.
- Work is considered to be services if you earn more than \$840/month (\$810 on 2016) or work more than 80 self-employed hours in a month.

### Extended Period of Eligibility (EPE)

- EPE is a consecutive period of 36 months after the last month of the trial work period
- The first month above SGA in the EPE, the disability "ceases". Benefits are paid for that month and the following 2 (grace period)
- After the grace period, benefits are suspended for any month of SGA. If earnings fall below SGA anytime in the 36-months, we restart benefits
- If work is below SGA in the 37<sup>th</sup> month, benefits will continue as long as earnings continue to be under SGA.
- Benefits terminate when SGA is performed after the 36th month

### Determining if Earnings are SGA

An SGA determination is a process that focuses on a person's earnings **and** his or her work activity. The gross earnings are only the starting point when making an SGA determination. We also evaluate the following:

- Impairment related work expenses (IRWE)
- Subsidy/special conditions
- Vacations/sick payment
- Any earnings not directly related to your work activity (royalties)

#### Impairment Related Work Expenses (IRWE)

The cost of certain disability-related items and services that a person needs in order to work can be:

- deducted from earnings in determining substantial gainful activity under Title II and,
- excluded from earned income in determining the SSI monthly payment amount.

#### Requirements and Examples of IRWE

- Costs for items & services must be paid by individual with disability and not reimbursed by another source such as insurance
- Items or services must be disability related
- Cost must be reasonable
  - > Attendant care services
  - > Service animals
  - Medical devices-wheelchairs, respirators, etc.
  - Regularly prescribed medical treatment or therapy necessary to control the disabling condition

#### Subsidy and Special Conditions

- Employer may subsidize an employee with a disability by paying more in wages than reasonable value of actual services performed
- Special conditions are generally provided by someone other than an employer; for example, a third-party job coach paid for by a vocational rehabilitation agency

#### Continuation of Medicare Coverage

- Medicare coverage continues for at least 93 months after the TWP. Part A is premium-free.
- Medicare for the Working Disabled can be used beyond the 93 months, however, Part A is no longer premiumfree.

#### SSI benefits

Generally, the more income an individual has, the lower his or her benefit will be, however, there are some exclusions that help then individual keep a higher benefit payment, such as:

- Earned income exclusion
- IRWE
- Student earned Income exclusion
- Blind work expenses
- Plan to achieve self support

#### SSI Earned Income Exclusion

• 65.00 plus 1/2 of the remaining monthly earned income (wages or self-employment) is excluded from countable income to provide an incentive for SSI recipients to work

#### Student Earned Income Exclusion 2017

- SSI student (under age 22) must be regularly attending school
- Exclude up to \$1790/month of earned income, up to \$7,2000 a calendar year (\$1780/\$7180 in 2016)

#### Blind Work Expenses

A blind SSI recipient who is working may deduct ordinary and necessary work-related expenses from countable earned income. Examples include guide dog expenses, taxes, lunch, transportation.

#### Section 1619 (a) and (b)

- This provision allows SSI disabled recipients to work above the SGA level and continue to receive cash payments
- Section 1619(b) allows SSI disabled or blind recipients to continue to be eligible for Medicaid when their earned income is the only reason for termination of cash payment

#### Plan to Achieve Self-Support (PASS)

- Allows beneficiaries to set aside wages or other income besides SSI and/or resources to pursue a work goal
- Expenses: education, vocational training, assistive technology used for employment—related purposes, or starting a business
- We do not count the income that you set aside under PASS when we figure the SSI payment amount.

#### Expedited Reinstatement (EXR)

- Safety net for people who successfully return to work and lose their entitlement to SSDI or SSI benefits and work stops within 5 years of when benefits ended
- Allows up to 6 months of temporary cash benefits

#### More Information

• For more information on employment supports visit our website and download The Red Book

https://www.ssa.gov/redbook/documents/TheRedBook 2016.pdf



#### SOAR AND EMPLOYMENT: CONVERSATIONS WE NEED TO HAVE

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# NY ASSOCIATION OF PSYCHIATRIC REHABILITATION SERVICES

- Advocacy: System, Social, Policy, Legislative, \$
- Education: E-news, Webinars, Forums, Events
- Training and TA to peers, providers, agencies, MCOs, health homes in NY and nationally....
- Employment & Economic Self Sufficiency campaigns
- Cultural Competence initiatives
- Peer Service Innovations

Website <u>www.nyaprs.org</u>

# NO ONE GROWS UP WANTING TO BE POOR AND IN THE MENTAL HEALTH SYSTEM

# YOU CAN'T WIN THE GAME IF YOU'RE NOT PLAYING IN IT.



# LABOR PARTICIPATION

### **July 2016 Disability Employment Statistics**

- Labor Force Participation
- People with disabilities: 20.4%
- People without disabilities: 69.2%
- Unemployment Rate
- People with disabilities: 11.1%
- People without disabilities: 4.9%

Close to 70% of people with disabilities are not working or in the Labor Force

From the Office of Disability Employment (ODEP)

## WHAT WE NEED TO DO

- Have different conversations
- Use different tools
- Engage families

## EMPLOYMENT CONVERSATION GUIDE AND SAMPLE RESPONSES





#### **Employment Conversation Guide**

#### Purpose of the Guide

- To begin conversations about work with SSI/SSDI beneficiaries and those applying for benefits.
- To ensure that the individual is receiving accurate information about employment and returning to work.
- To engage with an individual and determine their work goals.

EMPLOYMENT CONVERSATION GUIDE				
Name:				
Let's talk about work. (Add facts/positive statements about work)				
Questions to Ask	Responses			
Why do you want to work? What triggered your interest in work?				
What kind of work do you want to do?  How did you decide on that type of job?				
What do you feel are benefits to working?				
How long have you been out of work?				
How has not working affected you emotionally, financially, socially?				
When you first began to think about work, did you talk to anyone about that?  • What did they say?				
What have other people told you about work?				
How do friends/family feel about you returning to work?				
Have others encouraged or discouraged you from working?				





### **Employment Conversation Guide: Sample Responses**

#### Purpose of the Guide

- To begin conversations about work with SSI/SSDI beneficiaries and those applying for benefits.
- To ensure that the individual is receiving accurate information about employment and returning to work.
- To engage with an individual and determine their work goals.

EMPLOYMENT CONVERSATION GUIDE					
Name:					
	Let's talk about work. (Add facts/positive statements about work)				
Questions to Ask	Responses	Case Manager Responses			
How long have you been out of work?	I'm only 18 but have never worked, ever.	That is often the case when we are working with younger people like you. It is positive that you are considering work now. You can add in extra money to supplement your benefits and consider other good things that come from working like making new friends.  http://www.mentalhealthamerica.net/meaningful-workand-recovery			
	I get day jobs now and then, under the table work.	That is great! Are there types of day work you like more than others? Painting? Construction? Would you like to do more of that type of work, if it was steady?			

## YES YOU CAN WORK! MYTHS & FACTS



### YES, YOU CAN WORK!

Interested in returning to work or trying out work for the first time, but unsure how work will impact your Social Security benefits or if work is even possible for you?

Many people receiving disability benefits, or applying for benefits, really want to work, but fear the consequences. This handout will give you the information you and your family need to learn more about programs, which will assist you with returning to work, or trying out work for the first time!

We can help you find success! These recommended resources provide information on where you can go for assistance to learn more about employment for people with disabilities. Quality services are available to help you better understand all of the federal work incentive programs, including Social Security work supports, for people with disabilities.

#### MYTHS WE'VE HEARD ON THE STREETS AND FACTS TO BUST THEM UP!

par with or greater than other employees

#### **MYTH**

#### "People with mental

illness shouldn't work."

#### MYTH

"I will lose my disability benefits, income and health insurance, which I have worked so hard to obtain!"

FACT

People with mental health conditions are just as productive as other employees.

Employers who hire people with mental health conditions report good

attendance and punctuality as well as motivation, good work, and job tenure on

Not so fast! SSA offers comprehensive work incentives which allows you to keep your benefits for quite a long time. Should you be unable to continue working as a result of your disability, SSA may restart your benefits. Because some SSA rules may be hard to understand, all states have benefit planning resources to help you get started. https://www.ssa.gov/redbook/

#### MYTH

"I have never worked before. so I have no skills an employer needs."

#### FACT

People with disabilities with little or no work history do find work that meets their strengths, preferences, abilities, and skills. Supported employment services focus on these factors to help you seek and find competitive employment in the community.

#### MYTH

"My family does not want me to work because they fear my symptoms will get worse."

#### FACT

Recent studies found that employment actually improves symptoms! Work offers less social isolation and a sense of purpose, just to name two benefits! Work is more than just a paycheck, and this brochure offers helpful resources for your family and friends to be supportive and understanding of your career goals.

#### **MORE INFORMATION & RESOURCES**

#### Social Security Administration (SSA)

SSA has a free Ticket to Work Program available to all SSI/SSDI beneficiaries. Specialists connect individuals to employment supports in their area, such as career counseling, training, and job placement. Also, they can explain in detail how going back to work will impact a person's benefits. The website includes links to local employment resources and offers free training webinars for beneficiaries and service providers. https://www.choosework.net/

#### Supported Employment

The Association of Persons in Supported Employment (ASPE) helps improve and expand integrated employment opportunities, services, and outcomes for persons with disabilities and has numerous resources for individuals, employers, and community organizations. http://apse.org/

#### **VCU** National Training and Data Center

The Virginia Commonwealth University National Training and Data Center provides comprehensive training and technical assistance to Work Incentives Planning and Assistance (WIPA) projects, the Ticket to Work Help Line, and community partners to ensure accurate and timely support for beneficiaries on the road to employment and financial independence. http://vcu-ntdc.org/index.cfm

#### Department of Labor

Disability Program Navigators (DPNs)/ Disability Resource Coordinators (DRCs) provide comprehensive services to people with disabilities seeking resources and support with work incentives in DOL One Stop Centers, One Stop Centers provide job seekers with job listings, job finding workshops, and access to computers, copiers, and fax machines. http://www.doleta.gov/disability/DPN.cfm

#### SOAR (SSI/SSDI Outreach, Access, and Recovery) Website

The SOAR TA Center has gathered a number of employment resources and links for your reference. Check out the Brief Overview of SSI/SSDI Work Incentives! http://bit.ly/2cqaFj2

#### Disability.gov

Disability.gov provides one-stop online access to disability-related resources. services, and information available throughout the federal government. https://www.disability.gov/



## THANK YOU!

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# Veterans Outreach and Recovery Program (VORP)

**VORP +SOAR = Veteran to Employment** 

## **VORP Overview**

- Partnership between Wisconsin Department of Health Services (DHS) and Wisconsin Department of Veterans Affairs (WDVA)
- Comprehensive coordinated outreach, treatment, and recovery support program for veterans who are homeless and have a behavioral health disorder/s
- Collaboration with the existing treatment and homeless programs in northern Wisconsin
- Funded by Cooperative Agreements to Benefit Homeless Individuals (CABHI) and CABHI States Enhancement Grant

## **VORP Essentials**

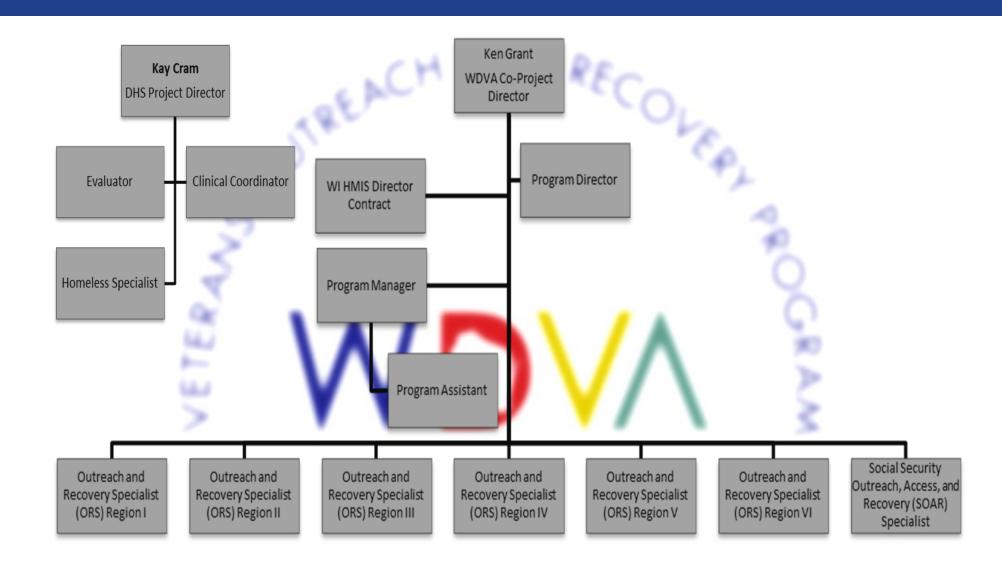
- The VORP program is an essential and critical program to address homeless veterans with behavioral health needs in rural and underresourced parts of the state.
- VORP provides outreach services; care, treatment, and rehabilitative services, including case management, transitional housing assistance and placement assistance.
- VORP uses contracted behavioral health services in community locations to engage homeless veterans who do not qualify for other services.
- 'Motivational Interviewing' techniques utilized by outreach workers to engage homeless veterans in services.

## **VORP Outcomes Measures**

- Connection of veterans to housing or behavioral health services.
- Demonstrated substance use patterns.
- Improvements in maintaining housing.
- Progress in obtaining mental health or substance use treatment.
- Improvement in employment, criminal justice involvement, or social connectedness.
- Equitable outcomes across subpopulations.



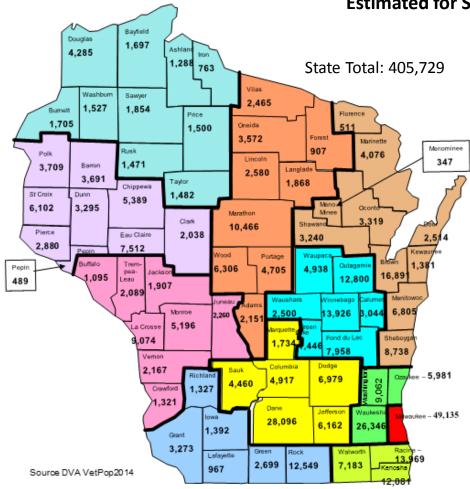
## Wisconsin Department of Veterans Affairs



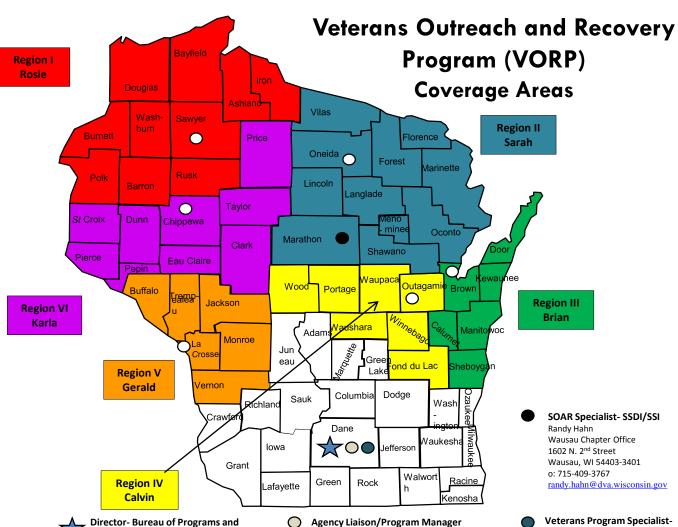


## Wisconsin Department of Veterans Affairs

### Wisconsin's Veteran Population by County **Estimated for September 2015**



# Wisconsin Department of Veterans Affairs We Honor Your Service



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## **AVAILABLE PROGRAMS, BENEFITS & SERVICES**

Veterans Skilled Nursing Facilities Wisconsin G.I. Bill Veterans Assisted Living Facility Troops to Teachers **Veterans Cemeteries** Job Retraining Grant Military Funeral Honors Women Veterans Program 100% Disabled Vet Property Tax Credit Former Incarcerated Veterans Program Federal Claims Assistance & Benefit Overview **Veterans Courts** Medal & Records Military Discharge Upgrades Your County Veteran Service Office Military & Veterans License Plates Veterans Employment Services (DVOP/LVER) Tribal VetEd Reimbursement Grant Veterans Apprenticeship Program Academic Credit for Military Experience Veteran Entrepreneurship Program

Veterans in Piping (Welding) Program State Park & Trails - free access Veteran Identifier on WI Driver's License Disabled/Free Hunting & Fishing License Assistance to Needy Veterans Grant Homeless Vet Housing & Recovery Program VetEd Reimbursement Grant - Subsistence/Healthcare Temporary Housing for Vets & Families (SSVF) Employment – LEAD Program (law enforcement) Hiring of Disabled Vets (30%+) in state agencies Employment – MOVE IT (Transportation & CDL) Priority of Service - Vets & Spouses Employment – VET2RN (LPN/RN Program) Certification of Vet/Disabled Vet Businesses Vet Employment Grant when hiring 50%+ disabled vet VA Vocation Rehabilitation Program Work Opportunity Tax Credit (WOTC) when hiring vets On the Job Training Programs for Vets Prof/Occupational Licenses (Fee waiver, renewal, military training equivalent, reciprocity for spouse)



# Individual Placement and Support (IPS) in Wisconsin

- IPS is a partnership between:
  - Dept. of Health Services/Div. of Care and Treatment Services
  - Dept. of Workforce Development/Div. of Vocational Rehabilitation
  - University of Wisconsin-Madison/Dept. of Vocational Rehabilitation
     Psychology and Special Education
- In 2010, first sites opened in LaCrosse, Marathon and Washington Counties
- Today, more than 30 sites are open around the state.
- Expansion of Comprehensive Community Services is driving the spread of IPS statewide.
- Contact person for IPS is Robert Meyer, Supported Employment Specialist-(608) 267-7288

# Wisconsin Department of Veterans Affairs We Honor Your Service

Total VORP Veterans Referred to SOAR for Assistance		58
Appeal	after denial	6
Initial	first application claim	20
FAQ	Vet Benefits Questions	18
ALJ	Administrative Law Judge	6
AWOL	Can't find Vet	1
Outsourced		2
In process	Working on paperwork	5
<b>Checking Status</b>	Checking Status of Claim	1
Closed	Closed or Filed	27
No	Not enrolled in SOAR	27
Submitted		12
	Open SOAR Cases	10

Decision Approved	2
Decision Denied	2

Referred Total Open Closed Cases				Closed or
OARS	Open		Total	Submitted
Brian	4	of	12	8
Cal	2	of	16	14
Gerry	1	of	5	4
Karla	0	of	5	5
Rosie	2	of	11	9
Sarah	1	of	9	8
Total	10	of	58	48

SOAR Vet Contacts				
VORP	58			
Non VORP	15			
Total	73			



## VORP HMIS COUNTS

09/30/2014 to 11/22/2016

	Veteran	Veterans	Referred to	Obtained
Contract Year	Contacts	Enrolled	Employment	Employment
Year 1	54	18		
Year 2	343	204	63	23
Year 3	42	34	14	3
Ongoing Total	439	256	77	26



## **Chippewa County Veteran**

- Living in a motel (At Risk)
- > AODA issues, no job or income
- > After VORP enrollment
- Stably housed
- Completed AODA treatment
- Working with DWD DVOP/LVER Program for employment



## Wisconsin Department of Veterans Affairs

We Honor Your Service

## St. Croix County Veteran

- Living in a shelter (Homeless)
- > PTSD issues, no job or income
- > After VORP + SOAR enrollment
- Stably housed
- Ongoing Mental Health treatment
- Wife referred to employment, works part-time



## **Dunn County Veteran**

- Living in a his truck (Homeless)
- > PTSD issues, no job or income
- > After VORP +SOAR enrollment
- Stably housed
- Ongoing Mental Health treatment
- Worked with DWD DVOP/LVER Program and secured employment in management at an IT company



## Wisconsin Department of Veterans Affairs

## La Crosse County Veteran

- Living in a camper (Homeless)
- Lost job and home
- After VORP +SOAR enrollment
- Stably housed
- Ongoing Mental Health treatment
- Worked with DWD DVOP/LVER Program and secured employment earning \$17 an hour



## **Sheboygan County Veteran**

- Living in the streets (Homeless)
- Many suicide attempts, lost everything
- > After VORP +SOAR enrollment
- Stably housed
- Ongoing Mental Health treatment
- Worked with DWD DVOP/LVER
   Program and secured employment
   earning \$15 an hour



# SOAR: Next Steps

Increasing Income Supports through Integrating Benefits and Employment





# **Employment Strategies**

- 1. Educate individuals that they <u>can</u> work and receive SSA disability benefits be a myth buster!
- 2. Utilize Social Security work incentives and SSA's Ticket to Work program
- 3. Celebrate successful examples of individuals who work while receiving SSA disability benefits

Through these strategies we can increase income and housing stability and end homelessness!





# Incorporate SOAR and Employment into Your Services

- ✓ Gather more information:
  - Tip Sheet: SSI/SSDI and Employment: A Brief Overview of SSA Work Incentives
  - New! Myth Busting Resource: Yes You Can Work!
  - Reach out to the SOAR TA Center with questions and for support
- ✓ Explore options for SOAR training with your staff
  - Free online SOAR training, available at: <a href="http://soarworks.prainc.com">http://soarworks.prainc.com</a>
  - Use Class 1 of the SOAR Online Course as a "SOAR 101"
  - New! Employment Conversation Guide with Sample Responses
- ✓ Collaborate with community partners to refer individuals to local SOAR initiatives





## Benefits Planning: Resources

SSA Work Site: <a href="https://www.socialsecurity.gov/work">www.socialsecurity.gov/work</a>

- Ticket to Work: Employment Networks: <a href="https://www.choosework.net/">https://www.choosework.net/</a>
- Work Incentives Planning and Assistance (WIPA) Program
- Protection and Advocacy for Beneficiaries of Social Security (PABSS)

Disability Program Navigators (DPNs)/Disability Resource Coordinators

- Department of Labor, One-Stop Career Centers
- https://www.doleta.gov/disability/new\_dpn\_grants.cfm





## Questions and Answers

## **Facilitated By:**

SAMHSA SOAR Technical Assistance Center Policy Research Associates, Inc.

- ➤ Please type your question into the <u>Q&A panel</u> located underneath the participant tab, <u>or</u>
- To ask a question by <u>phone</u>, please raise your hand by <u>clicking the</u> <u>hand icon</u> in the participant pod. We will unmute you so you can ask your question.





## For More Information on SOAR

http://soarworks.prainc.com

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