

Have a Disability? Want to Work?

A Work Incentives Benefits Specialist Can Help



Why talk to a Work Incentives Benefits Specialist?

Do you have a disability or know someone with a disability?

When a person with a disability is working or thinking about going to work, a Work Incentives Benefits Specialist can help.

Work Incentives Benefits Specialists provide benefits advice to help an individual understand the relationship between working and benefits.



Barbara Jo comments on her experience...

Many people with a disability want to work, earn more, or start a career. But one of the biggest obstacles is the fear that doing so will lead to a loss of needed medical benefits, or even a loss in total income. There are now many incentives available that make it possible to earn more while keeping needed benefits.

"I need to work. But I didn't trust the system from the get-go. My biggest fear was that at any time Social Security could require a review of my disability case because I was working. Benefits counseling for me was just reassurance, reassurance, reassurance - it was peace of mind, knowing a Benefits Specialist was just a phone call away." – Barbara Jo

A Work Incentives Benefits Specialist provides information needed for making informed decisions about work. This helps a person understand how earnings may affect disability payments, healthcare, and other publicly funded benefits. For people with a disability, work incentives benefits information is an essential part of getting and keeping a job.

What does a Work Incentives Benefits Specialist do?

A Benefits Specialist can provide the following:

- ▶ A written report
- ▶ Answers to questions over the phone
- ▶ In-person conversations
- ▶ Follow-up information as needed
- ▶ Assistance in resolving problems with current benefits

Many different decisions can be made with help from a Work Incentives Benefits Specialist. These include deciding...

- ▶ to work;
- ▶ to increase work and earnings;
- ▶ to get the training or resources needed for a new career;
- ▶ to hold off on such changes for the time being.

"For the longest time I didn't even know that I could save. Now I've got a car and a motorcycle – I saved for those things, I worked for those things. I'm not getting rich, but the system and benefits counseling have provided a lot of incentives to work. I'd have probably quit working a long time ago without that. The best thing about getting benefits counseling is that I haven't ended up in financial or legal trouble, and I always seem to come out ahead in the long term." John

It is important to understand the effects of these decisions. "Knowledge is power" and knowledge about benefits and available work incentives gives people with disabilities the power to make good choices about work and their future.

Work Incentives Benefits Specialists cannot change or get around program rules. But they can help to solve current problems and avoid future problems by communicating with the various benefits programs and agencies including:

- ▶ Social Security Administration (SSA)
- ▶ Medicaid & Medicare
- ▶ County Economic Support
- ▶ Housing Assistance
- ▶ Energy Assistance

A person needs a Work Incentives Benefits Specialist when...

- ▶ Considering working for the first time;
- ▶ Considering increasing earnings;
- ▶ Considering re-entering the workforce;
- ▶ Developing a career plan;
- ▶ Actively job seeking;
- ▶ Having problems with current benefits.

John talks about his experience...



"My benefits counseling has been mostly problem solving. I was so frustrated that I felt like quitting work. But my benefits counselor got the problem sorted out, and I kept working."
John

Why should I trust a Benefits Specialist?

Ava's Story



Work Incentives Benefits Specialists in Wisconsin receive thorough training about the public benefits programs that people with disabilities use.

Training includes:

- ▶ The rules of the programs
- ▶ The work incentives of the programs
- ▶ How earnings affect benefits
- ▶ Both classroom time and online learning

Ongoing Training

During and after the training, there is help available by phone or email from one of the trainers. The training and continued support is done by the Wisconsin Disability Benefits Network (WDBN). After the initial training, the WDBN also offers continuing education opportunities to all Benefits Specialists. This is important because the rules for public benefit programs often change.

Quality

The Work Incentives Benefits Specialists Association (WIBSA) in Wisconsin was formed to ensure consistent quality of services provided. Association members are required to get continuing education and regular peer reviews of their work. The goal of the Association is that everyone in Wisconsin will have access to quality Benefits Specialists services.

I have been receiving disability because of my mental illness for almost 25 years. Recently I went off SSDI and began working full time with my current employer.

None of this would have been possible without the help of the benefits specialist that I worked with while still a full member of the local area clubhouse. I had to weigh the pros and cons of going over SGA and decide if this would be a good thing for me or not.

I learned from the benefits specialist that even if I did go to work full time, I would still qualify to receive both Medicare and Medicaid although I would need to pay the cost of the deductible myself. Also, I learned from the benefits specialist that if I did need to leave my full time job, I would be able to return to receiving disability benefits in an expedited fashion.

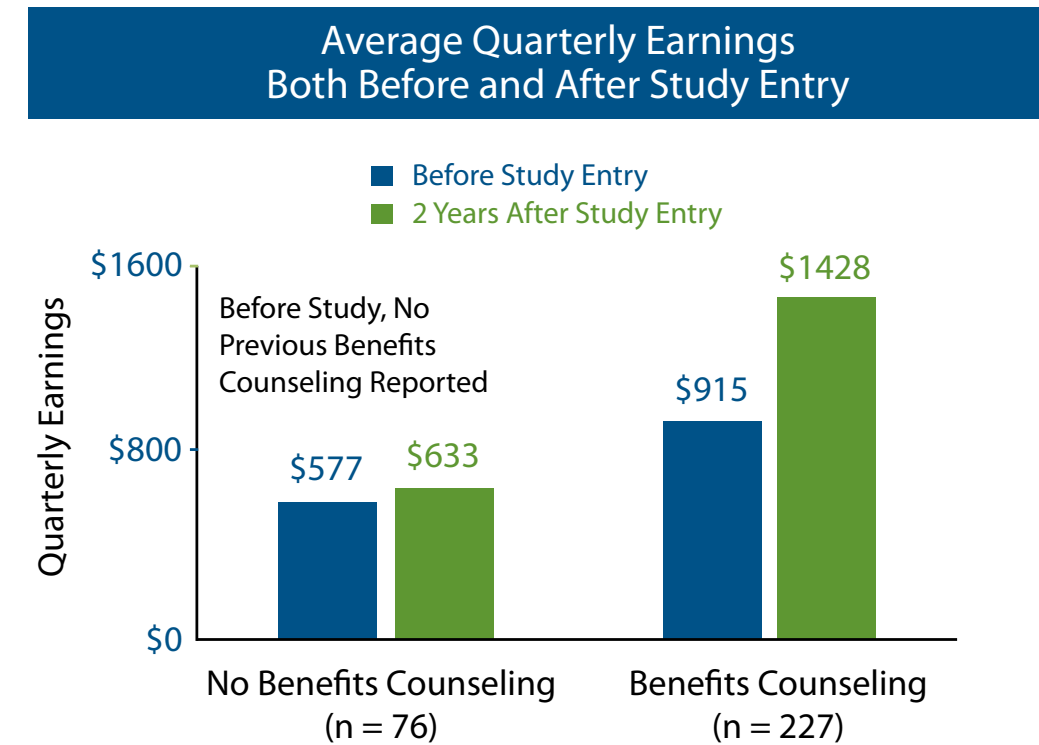
I don't think I would have known what direction to take without the help from the benefits specialist. They were always ready and willing to help me with any question I might have had. In the end it was my decision as to whether I should return to work on a full time basis, but it was helpful to me to have the additional input from the benefits specialist.

Does benefits advice really help?

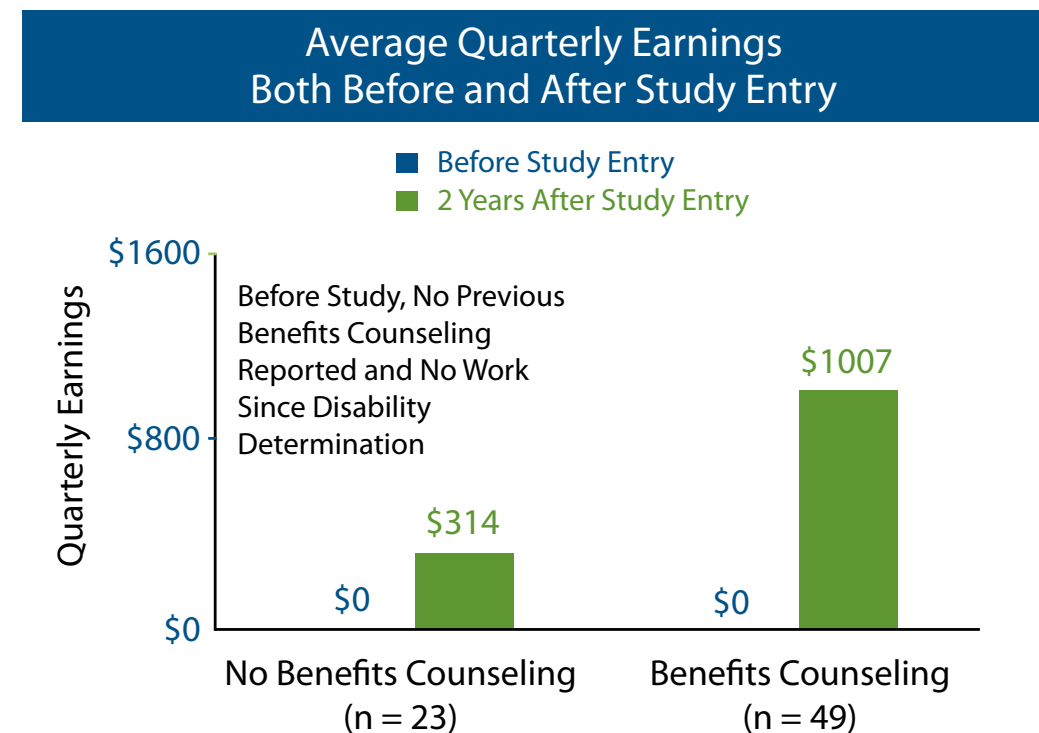
People with disabilities and Benefits Specialists have stories to share that show how work incentive benefits advice (sometimes called counseling) has made working easier for people. Along with these stories and experiences, research studies show how benefits counseling can help:

- ▶ In 2009 a nationally recognized expert in benefits counseling, John Kregel, shared with Congress some of these stories backed up by research.
- ▶ In 2004 the Social Security Administration (SSA) reported that people who used benefits counseling services started to work more after their first meeting with a Benefits Specialist.
- ▶ Two studies from the Vermont Division of Vocational Rehabilitation show that people who received work incentive benefits counseling had a larger increase in earnings than people who did not receive these services.
- ▶ In a study from Connecticut, people who had both benefits counseling and vocational rehabilitation worked and earned more than those who had vocational rehabilitation and no benefits counseling.
- ▶ A study from Wisconsin showed similar results, as people who received more hours of benefits counseling saw their average earnings increase. A more recent look at the study findings, highlighted in **Table 1**, shows that this relationship was strong for people who had no reported benefits counseling before study entry. **Table 2** shows the relationship between benefits counseling and increased earnings was strong for people who had not worked since qualifying for disability benefits.

▶ **Table 1: The Wisconsin Benefit Offset Study - No Reported Benefits Counseling Before Study**



▶ **Table 2: The Wisconsin Benefit Offset Study - No Reported Work or Benefits Counseling Before Study**



A document with additional information, including information on how to access this and other studies mentioned in this section can found on the following website:
<http://www.percthinkwork.org/resources/list/workincentivesoverview>

How to get services from a Work Incentives Benefits Specialist?



The services of Work Incentives Benefits Specialists are available to all persons with a disability in Wisconsin without cost to the individual. Information on how to contact a Benefits Specialist is on the back cover of this document.

Funding for these services can be provided by:

- ▶ Social Security Administration for Social Security Disability program beneficiaries and recipients
- ▶ Division of Vocational Rehabilitation (DVR) for VR service consumers
- ▶ Family Care and Family Care Partnership for their members
- ▶ Wisconsin Department of Health Services (through at least 2011) to over 20 community-based agencies statewide for people eligible, or potentially eligible, for Medicaid
- ▶ Schools, for students with disabilities

"I truly would fear... for clients who did not have a resource such as [a benefits specialist] to direct and guide them. [The Social Security programs'] complexity level is so intense, many would never be able to deal with the issues as they arise without direction." Judy, a parent.

"Students with disabilities that transition from High School are provided formal procedures and strategies from schools to address this critical period of time leading to adult life. Education on work incentives can help students better make this transition and prepare for employment." Steve Gilles, Transition Consultant, Wisconsin Department of Public Instruction.

A service provider talks about the value of work incentives benefits services

"As part of our employment system, we incorporated the option for members to have a work incentive benefit analysis so they are better able to make an informed choice about employment. It has helped to eliminate the fears people may have about going back to work and losing their benefits.

It has also been very educational for teams as it helps them understand how work incentives can assist individuals in returning to work. It is exciting to see our individual members grow and become productive members of their communities."

Paul Cook, CHP - Community Health Partnership, Inc., Eau Claire, Wisconsin.

More information

Find a Work Incentives Benefits Specialist:

Ticket to Work with Social Security Work Incentives Planning and Assistance (WIPA) providers:

<http://www.yourtickettowork.com/wipas>

In Wisconsin

- ▶ Call 1-800-710-9326 for information and assistance from Employment Resources, Inc.
- ▶ Ask your DVR counselor
- ▶ Find a Benefits Specialist Tool: <http://www.eri-wi.org/benefitspecialists.htm>
- ▶ Wisconsin Work Incentives Benefit Specialist Association: <http://www.wibsa.org>

Training, resources, research about employment and disability related topics:

Paths to Employment Resource Center

Email: contact@percthinkwork.org

Web: www.percthinkwork.org

"You don't have to do it alone. I would never have been able to do it alone...!"

Barbara Jo

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