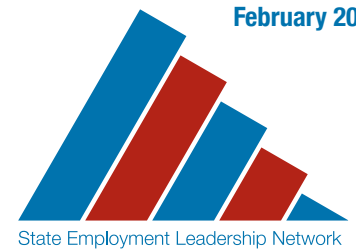


Changing the Culture and Message About Benefits: A Comprehensive Approach for Promoting Employment

By David Hoff, Institute for Community Inclusion, UMass Boston

February 2011



For people with disabilities, fear over loss of public benefits is often identified as a major barrier to employment – i.e., the fear that income from employment will result in benefits and entitlements being reduced or eliminated. These fears are often reinforced by the organizations and staff that assist and support people with disabilities. Therefore, as part of efforts to expand community employment, organizations and systems must address the interaction between benefits and paid work in ways that are strategic, comprehensive, and systematic. Instead of viewing public benefit issues as a barrier to employment, we must learn to view the interaction between benefits and employment as something that is manageable, and that doesn't limit opportunities for employment and career success. Lack of such a strategic and systematic approach can imperil efforts of systems and organizations to increase employment outcomes.

Benefits as a Barrier – The Underlying Issues

Many people with disabilities receive benefits through one of two Social Security Administration (SSA) disability benefit programs: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). In addition to cash benefits, individuals on SSI also receive health insurance through Medicaid, while individuals on SSDI typically receive health coverage through Medicare. Additionally, people with disabilities may be on other benefit programs (e.g., Section 8 housing, food stamps) that may be impacted by earnings. While there is often concern over loss of cash benefits, in many cases the real concern is over potential loss of medical coverage, or other non-cash benefits.

Separating fact from myth: Too often organizations, staff, families, and people with disabilities don't address benefit issues because they are accepted as a barrier to employment that cannot be resolved, or are perceived as too complex to address. Neither is true, particularly given the changes that have been implemented over the past several years, primarily as a result of the federal Ticket to Work and Work Incentives Improvement Act of 1999 (TWWIIA). Individuals with disabilities can typically go to work and improve their financial well-being while maintaining necessary benefits. Additionally, for individuals who are working, limiting hours and wages to maintain benefits can typically be avoided.

Facts are not enough: Understanding the facts and myths regarding benefits is only the starting point for creating the necessary cultural shift. Typically, facts alone are simply insufficient to persuade individuals that benefit issues are not a barrier to employment. People with disabilities and families have legitimate concerns and fears over potential loss of benefits, combined with myths and misperceptions regarding the impact of paid employment on benefits that often pervade the disability community. Common benefits issues faced by people with disabilities include:

- ❖ Individuals and families have undergone rigorous and lengthy application processes in order to obtain public benefits. There are often major concerns about changes to the status quo that could endanger these benefits, given the major challenges in obtaining them.
- ❖ One of the core requirements for receiving Social Security benefits (SSI or SSDI) is proving that you are unable to work at an earnings level of "substantial gainful activity" (SGA). Since individuals have been told that they are entitled to these benefits only if they *can't* work, and have to prove that this is indeed the case, it is challenging to then turn around and convince them that they actually can work successfully.
- ❖ Many individuals with disabilities live on the economic margins, with very little room for error in terms of paying for the basic necessities of life. While such an existence may not be ideal, for the individual it is safe and livable, versus the uncertainty of changes in benefits and employment.
- ❖ The Social Security Administration has often reinforced myths and misperceptions around the interaction between benefits and paid employment, due to its own internal administrative challenges, as well as lack of knowledge of some Social Security staff regarding disability issues (the primary focus of most Social Security staff is on retiree benefits). Social Security has attempted to address this issue in a number of ways, including having staff who are dedicated to disability benefit issues.
- ❖ Service providers and systems have often also reinforced these fears, myths, and misperceptions, due to their lack of understanding of the impact of paid employment on public benefits.

Responding to the Challenge: A Multi-Pronged Strategy

Given the challenges in terms of benefits issues, programs and systems that are expanding their commitment to community employment must use a multi-pronged strategy:

- ❖ develop core internal knowledge regarding benefit issues;
- ❖ develop a network of external expertise; and
- ❖ promote a cultural shift with a clear and consistent message that the impact of earnings on benefits is not a barrier to employment.

Many activities require that we have a working knowledge of a topic, but not that we be absolute experts. For example, driving a car does not require that you be an auto mechanic; however, it does require that you have a core knowledge of how to operate an automobile and perform basic maintenance, with auto mechanics available for more complex maintenance and repairs. The same is true of benefit issues. Organizations that assist people with disabilities with their employment needs should:

- ❖ Build their own basic internal knowledge.
- ❖ Build a strong external network of resources and expertise that can be used as needed to address benefit issues.

As they build their knowledge base about the interaction between public benefits and paid employment, service providers and systems need to determine how much they wish to rely on internal staff, and how much they wish to use external resources (which as a result of TWWIIA are available throughout the United States). This mix of internal knowledge and external resources will depend on program and individual needs, and on how easy it is to access outside expertise. What is not acceptable is relying *solely* on outside resources. The ability to assist with benefits management must be a core function of programs that assist individuals with disabilities with finding and maintaining employment. Exclusive reliance on outside experts to deal with benefit issues will result in a lack of ability to respond to questions and concerns as they arise, potentially reinforcing the idea that benefits are an insurmountable barrier to employment and increased wages.

Developing Core Internal Knowledge on Benefits

Unless staff are dealing with benefit issues on a daily basis, it is often difficult to maintain a high level of knowledge regarding all the complexities of public benefits. However, knowledge

of public benefits is not an all-or-nothing topic, and there are different acceptable levels of knowledge and expertise. Not all staff need to be absolute experts on benefits. But every staff member who interacts with individuals and their families – including placement staff, job developers, residential staff, and case managers – should have a basic understanding of how earnings from employment impact cash and medical benefits, and where to get additional assistance. This is critical to ensure that there is a consistent message within the organization and system that benefits are not a barrier to employment, and that staff are able to quickly respond to comments such as, “I can’t go to work because of my benefits,” or “I can only earn \$700 per month.”

All staff should clearly understand: a) that individuals can go to work and maintain their medical benefits; b) that in most cases, individuals with disabilities will be financially better off working than not working. This requires that staff have the following basic knowledge:

- ❖ The difference between the two Social Security disability programs: SSI and SSDI
- ❖ How employment and earned income impact SSI and SSDI
- ❖ The basics of how income impacts Medicaid and Medicare
- ❖ The availability of work incentives (IRWE, PASS, Blind Work Expense, etc.) to help in managing benefits
- ❖ Resources available for additional assistance (WIPA, AWICs, WILs, PASS Cadres, etc.)

This knowledge is not particularly complex to understand, and the availability of simple fact sheets can assist in making sure that staff have accurate information. The end of this publication contains a chart that outlines this basic information.

Programs may wish to consider whether it makes sense to have a staff member with a strong level of knowledge beyond this core level, who can act as an internal resource. Having this internal “point person” can be a real asset in effectively responding to benefit concerns, and encouraging individuals to pursue employment. Knowledge of benefits can be thought of as a pyramid. At the bottom of the pyramid is the core knowledge that all staff should have. As the level of knowledge increases, fewer staff are required to have that more complex knowledge - but that expertise needs to be available somewhere, either internally or externally.

Developing a Network of External Expertise

In conjunction with developing internal staff knowledge, organizations and systems should develop relationships with local benefits experts, who can provide guidance to individuals and families, as well as increasing staff knowledge on benefit issues. Work Incentive Planning and Assistance (WIPA) projects can serve as primary resources for this. These projects are funded by Social Security throughout the United States, to assist individuals with managing their benefits in a way that allows them to pursue their employment goals. Additionally, the Social Security Administration has a number of staff positions dedicated to disability issues, including Area Work Incentive Coordinators (AWICs), Work Incentive Liaisons (WILs), and PASS Cadres. Details and contact information are in the resource section at the end of this publication. States and local areas may also have additional benefit resources, such as local Independent Living Centers.

Marketing the Message: Benefits are not a Barrier

An internal knowledge base and an external network of resources are key building blocks for dealing with benefit issues. An equally important priority is changing the culture around benefits and employment. This involves creating a strong and consistent message among staff, people with disabilities, and families that:

- ❖ Receiving public benefits (SSI, SSDI, Medicaid, Medicare, etc.) does not mean that you can't work and earn money.
- ❖ Hours of work and earnings do not have to necessarily be limited due to receiving benefits.
- ❖ An individual can earn money through working and still maintain necessary benefits such as health care, resulting in increased financial well-being.
- ❖ Resources and experts are available to assist with benefits issues.
- ❖ The concerns that individuals and families have regarding benefits and employment are legitimate, and the program and system will work with them to address those questions.

The overarching goal is to build a strong sense of trust among individuals with disabilities, families, and staff. All these players must feel certain that benefits can be managed together with paid employment, that the program will be there to support and guide them, that access to benefits and support will be ensured, and that the individual's overall

financial well-being will be improved when he or she finds paid work.

This positive message regarding benefits needs to be consistent, clear, and continuous, using multiple mechanisms and strategies. Here are some ways to achieve this:

- ❖ Incorporate messages about benefits and employment into standard internal communication mechanisms (newsletters, e-mails, staff meetings, family meetings, etc.).
- ❖ Bring in outside experts to create awareness, and to provide information and training to staff, individuals, and families.
- ❖ The peer-to-peer approach: have families, and individuals who have successfully gone to work and managed their benefits speak to other families and individuals.
- ❖ Make sure that materials and information on benefit and work-incentive issues are made available at all program offices and facilities. Social Security and WIPA programs have a wide variety of resources that can be useful.
- ❖ Ensure that a discussion of benefit issues is incorporated within case-management and planning meetings.
- ❖ Don't allow specific concerns regarding benefits to go unaddressed.
- ❖ Build a sense of trust with individuals.
- ❖ Be clear with staff regarding the importance of maintaining a positive message regarding benefits management. Help them kick the habit of accepting or even reinforcing the idea that a person can't go to work or work more hours due to benefit issues.

Within such efforts, information must be customized to the specific needs of the audience. In all communications, acknowledge the legitimacy of concerns about benefits, and make it clear that there are solutions – and that program staff can assist in finding the answers.

Funding Agencies: Supporting the Cultural Shift

Public agencies that provide funding to assist individuals with their employment needs can play critical roles in changing the culture regarding benefits. This begins with ensuring that, similar to service providers, funding-agency staff have core knowledge regarding benefit issues. As they come into contact with service providers, individuals, and families,

public agencies can provide information on benefit issues in a way that encourages individuals to seek employment and increase their earnings. Additionally, funding agencies can address benefit issues from a systems perspective through a number of strategies:

- ❖ Reinforce with service providers that public benefits are not a barrier to employment.
- ❖ Create an expectation that service providers will assist individuals to manage their benefits in a way that enhances opportunities for employment.
- ❖ Require service providers to build a knowledge base on benefit issues, through provider contract language, staff competency requirements, etc., with the expectation that assistance with benefits is a core service available from all service providers.
- ❖ Work at a systems level with the state's WIPA projects and the Social Security Administration staff (AWICs, WILs, PASS Cadres, etc.) to develop linkages. Make sure that service providers and individuals are aware of and are taking full advantage of external expertise on benefit issues and work incentives.

Such strategies will help ensure a consistent, comprehensive, and systems-wide approach to successful management of benefit issues in a way that results in successful employment.

Conclusion

Through a multitude of initiatives at the federal, state, and local level, there is increased emphasis on improving the participation of individuals with disabilities in the general workforce. The interaction of benefits with paid employment is a legitimate concern, and involves issues that can sometimes be a challenge to address. However, organizations and systems that assist people with disabilities have too often taken a casual and passive approach to addressing benefit concerns. Such an approach can sabotage efforts to improve employment outcomes. Service providers and service systems must take an active and systematic approach to ensure availability of knowledge and expertise, and to overcome the perception that benefit issues are a barrier to successful employment.

Resources

Work Incentive Planning and Assistance (WIPA):

The WIPA projects are funded by the Social Security Administration, and are staffed by Community Work Incentive Coordinators (CWICs). CWICs assist individuals with disabilities to understand how employment may impact their benefits, and how to access various work incentives. These professionals can provide a detailed analysis of an individual's benefits, and are a key resource for understanding the specifics of a situation in a way that goes beyond the general guidance available from program staff.

www.ssa.gov/work/WIPA.html

Area Work Incentive Coordinators:

Area Work Incentives Coordinators (AWICs) are Social Security Administration staff who conduct public outreach on work incentives and assist with complex cases related to impact of employment on benefits.

www.socialsecurity.gov/work/awiccontacts.html

Work Incentive Liaisons:

Each local Social Security Administration office has a Work Incentive Liaison (WIL) who works with organizations that serve people with disabilities, as well as providing information on work incentives. WILs can be contacted through the local Social Security office.

PASS Cadres: PASS Cadres are Social Security Administration staff who can provide guidance on Plans for Achieving Self-Support (PASS), a work incentive for individuals on SSI.

www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm

Social Security National Toll-Free Number:

Voice: 1-800-772-1213

TTY: 1-800-325-0778

Social Security Online:

www.ssa.gov

Employment Support Programs:

www.ssa.gov/work

Information on Work Incentives:

www.ssa.gov/disabilityresearch/workincentives.htm

SSA publications:

www.ssa.gov/work/formsandpubs.html#General_Pubs

The Basics of Social Security Disability Benefits

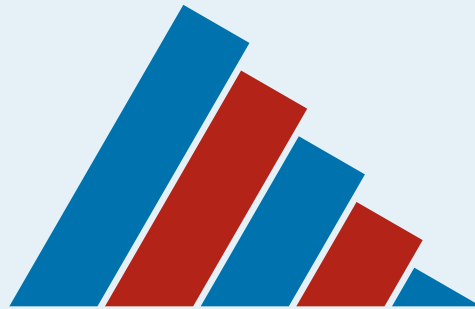
Two Social Security Disability Programs:

SSI – Supplementary Security Income

SSDI – Social Security Disability Insurance (also referred to by Social Security simply as “Social Security benefits”)

Note: Some people receive benefits from both programs.

	SSI	SSDI
<p>Requirements to Qualify</p> <p><i>Note: The SGA amounts are for 2011, and are adjusted annually for inflation.</i></p>	<p>Disabled</p> <p>Liquid assets of no more than \$2,000 (\$3,000 for a married couple)</p> <p>Earnings below the substantial gainful activity (SGA) level of \$1,000 per month (individuals who are blind do not have to meet this requirement)</p> <p>Once individuals qualify for SSI, they can earn more than SGA, and still receive a portion of their cash benefits.</p>	<p>Disabled</p> <p>Must meet one of the following criteria:</p> <ol style="list-style-type: none"> 1. Previously worked & paid Social Security taxes 2. Unmarried with a parent who receives Social Security benefits 3. Unmarried with a deceased parent who worked & paid Social Security taxes <p>Earnings below the substantial gainful activity (SGA) level of \$1,000 per month (\$1,640 for individuals who are blind)</p>
Medical Coverage	Usually Medicaid	Usually Medicare
Affect of Income on Cash Benefits	<p>Gradual Reduction</p> <ul style="list-style-type: none"> • Monthly checks gradually reduced in relation to income • After the first \$85.00 of earned income, SSI check is reduced by \$1.00 for every \$2.00 earned 	<p>All or Nothing</p> <ul style="list-style-type: none"> • Receive full monthly benefit until going over earnings limit of \$1,000/mo. (\$1,640 for individuals who are blind). After exceeding earning limit for 12 months, check is completely stopped.
Affect of Income on Medical Benefits	<p>Even if cash benefit ends, individual keeps free Medicaid coverage until going over the “threshold limit,” an annual income limit that varies from state to state. State threshold amounts are at: www.ssa.gov/disabilityresearch/wi/1619b.htm</p> <p>If free Medicaid coverage ends, individuals can purchase coverage through the state’s Medicaid Buy-In program.</p>	<p>When cash benefits end, free Medicare coverage stays in affect for 7½ years.</p> <p>If free Medicare ends, individuals can purchase Medicare coverage for approximately \$300/ month.</p>
Examples of Work Incentives Available to Manage Benefits	Impairment Related Work Expense (IRWE), Plan for Achieving Self-Support (PASS), Property Essential to Self-Support (PESS), Student Earned Income Inclusion, Blind Work Expenses	Impairment Related Work Expense (IRWE)



State Employment Leadership Network

The State Employment Leadership Network is a network of 20 state intellectual and developmental disability agencies working together to improve employment outcomes for individuals. The SELN is a joint program of the Institute for Community Inclusion at UMass Boston and the National Association of State Directors of Developmental Disabilities Services.

Learn More and Get Involved

To learn more about the SELN and how membership can benefit your organization, contact:

Suzanne Freeze

Project Manager

Institute for Community Inclusion

University of Massachusetts Boston

100 Morrissey Boulevard

Boston, MA 02125

suzanne.freeze@umb.edu

617-287-4395 / 617-287-4350 (TTY)

Rie Kennedy-Lizotte

Project Manager

National Association of State Directors of

Developmental Disability Services

113 Oronoco Street

Alexandria, VA 22134

rklizotte@nasddds.org

703-683-4202

www.seln.org



NASDDDS