

Contemplative Stage

Identifying Characteristics	Informational Needs	Tips for Providing Quality WIPA Services
<ol style="list-style-type: none"> 1. Beneficiaries are just beginning to think about the possibility of going to work for the first time, or returning to work. 2. In some cases, the beneficiary may have attempted to work since becoming entitled to benefits and may have had a bad experience with benefits. 3. Beneficiaries at this stage often demonstrate anxiety about what paid work will do to their cash benefits and health insurance. 4. Individuals at this stage often express a great deal of uncertainty about working and may vacillate between wanting to work and not wanting to work. 5. Individuals at this stage typically do not have clear employment goals. Individuals may be unsure how much they are able to do given the effects of the disabling condition(s). In many cases, beneficiaries will be unable to perform the type of work they did in the past and will express confusion about what other options are available. 6. Beneficiaries typically have not taken any steps to prepare for employment. Generally, there has been no attempt to access services from VR system. Beneficiaries are often totally unaware of what the disability services system consists of or what services may be available to help with returning to work. 7. Since people at this stage generally do not have a career goal, in most cases, no steps have been taken to gain additional training or education. 	<ol style="list-style-type: none"> 1. <u>Will I lose my monthly check?</u> CWICs need to reassure beneficiaries that paid employment and SSA disability benefits are NOT mutually. It is very possible to work and still maintain some connection to cash benefits at some level. 2. <u>Will I lose my health insurance?</u> The CWIC must repeatedly reiterate that it is possible to work (even full-time) and keep Medicaid and/or Medicare in almost every case. In other cases, beneficiaries need to see that employer-sponsored health insurance could meet their needs. 3. <u>What will happen to all of the other income supports I receive?</u> Food stamps, HUD housing subsidies, energy assistance programs, & Medicaid waiver programs are all income support that must be addressed at this stage! 4. <u>Am I actually able to work?</u> Help beneficiaries determine if they are physically and emotionally ready to work. Make sure they know that it is possible to attempt work for a period of time and not lose benefits. Help beneficiaries realize that that anyone who wants to work CAN work, given appropriate services and support! 5. <u>What am I capable of doing?</u> Make sure beneficiaries get assistance from experts on career exploration in order to set an appropriate employment or self-employment goal. 6. <u>How do I know you are giving me correct information?</u> Beneficiaries must trust the CWIC in order to act. 	<ol style="list-style-type: none"> 1. Watch out for TMI syndrome – “too much information”. CWICs need to provide summary information which answers questions – don’t get into too much detail on specific work incentives which might intimidate the beneficiary. 2. Provide documentation to beneficiaries proving that the information provided is in fact, true! Use SSA publications to support advisement – particularly the Redbook. 3. Break work incentives information up into individual factsheets. Assemble factsheets into a customized packet based on the benefits the individual receives. Follow-up phone conversations with written material to reinforce advisement. 4. Provide information about where to get help with career exploration and make direct referrals as needed. 5. Develop Benefits Summary & Analysis Reports (BS&As) as needed, but be aware that some beneficiaries would be overwhelmed by a report of this type at this stage. 6. Actively encourage beneficiaries to make additional contacts as needed when questions arise. Be as welcoming as possible when beneficiaries call with additional questions or concerns. 7. Provide proactive follow-up contacts with each beneficiary in the contemplative stage. 8. Offer to share work incentives information to family members or disability professionals involved with the beneficiary.

Preparatory Stage		
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<ol style="list-style-type: none"> 1. Beneficiaries at this stage have essentially decided that they do want to pursue paid employment (or self-employment) of some type at some level. 2. Many individuals at this stage still harbor some lingering worry or doubt related to the decision to pursue paid employment. 3. Individuals generally have taken some steps to prepare for employment such as initiating services with the State VR agency, One-Stop Center, Employment Network, or other community rehabilitation provider. 4. Beneficiaries generally have identified a relatively clear occupational goal, although some refinement may still be necessary. 5. Beneficiaries have conducted some investigation into what it will take to achieve the employment or self-employment goal. 6. In some cases, the beneficiary is well on the way to completing the preparatory steps (education, training, business plan development, etc.) and may be on the verge of starting a job search. 7. In other cases, the preparation for employment has been interrupted due to factors such as illness, lack of funds, family problems, etc. 8. Some beneficiaries may already be working while preparing for a future occupational goal. 	<ol style="list-style-type: none"> 1. <u>Where can I get help paying for the preparation I need to achieve my occupational goal?</u> Counseling needs to be focused on getting the assistance needed to complete the preparatory phase. This may mean referrals to VR or other ENs, providing information of the Ticket to Work, information about Individual Development Accounts (IDAs), as well as using a Plan for Achieving Self-Support (PASS). 2. <u>Can you explain how my occupational goal will affect my benefits again?</u> This is a good time to review the work incentives and provide more specific information about how the chosen career goal will affect all public benefits. 3. <u>Is there anything I need to tell SSA as I prepare for work?</u> If SSI recipients are given money to use to pay for education, this needs to be reported. Individuals using PASS need to have all the reporting requirements thoroughly explained. 4. <u>What happens if I have to work while I prepare for my ultimate work goal?</u> Title II beneficiaries need to understand use of work incentives such as TWP, EPE. SSI recipients need to be aware of Student Earned Income Exclusion. All need to understand reporting requirements and procedures. 	<ol style="list-style-type: none"> 1. All beneficiaries preparing for employment or self-employment should be screened for use of PASS. Good PASS candidates should be actively encouraged and supported to utilize this work incentive. Remember that PASS can be retroactive and can help offset costs the person may already have incurred. 2. Double check all sources of service and support the person may need to complete the preparatory phase. For self-employment this may mean referrals to SCORE or SBDC. For wage employment check for unmet needs such as transportation, college counseling or tutoring, adaptive equipment or technology. 3. Make certain the beneficiary is connected to rehabilitation services thru State VR, One-Stop Center, ENs, CRPs, or combinations thereof. 4. Review all applicable work incentives and either develop or revise the BS&A as needed. At this stage, it is appropriate to go into greater detail on specific work incentives the CWIC expects to be of use. 5. Specific counseling on use of the Ticket to Work should be provided to those individuals who could benefit from this provision. 6. Proactive contact with beneficiaries may be needed to make sure progress is being made and problems are resolved.

Job Search Stage		
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<ol style="list-style-type: none"> 1. An individual at this stage has a clear employment goal and has completed all (or most) of the preparatory steps necessary to attain that goal. 2. There may or may not be an agency involved with employment issues (State VR, EN, One-Stop Center) at this stage. 3. Job search activity of some sort has begun or is about to begin. Either the beneficiary is actively seeking & applying for positions him/herself, or a representative (job coach, job developer, etc.) is contacting employers on the beneficiary's behalf. 4. If self-employment is the goal, the individual typically will have completed the business plan, have purchased all (or most) of the items needed to operate the business and is on the cusp of initiating sales of products and/or services. 5. Some beneficiaries may have been conducting job search for some time and may have one or more job offers pending. In some cases, the need for WIPA services will be urgent as a job has been accepted! 6. In some instances, the beneficiary has been seeking employment for a long time, but has been unable to secure a position. Job offers may have been made that have been rejected, or the job search may not have resulted in any offers to date. 7. Individuals at this stage may still have lingering uncertainty about how the employment goal will affect cash payments & health insurance work. 	<ol style="list-style-type: none"> 1. <u>Can you explain how my employment goal will affect my benefits again?</u> This is the point to provide very detailed case-specific information about how the targeted job will affect ALL public benefits. All applicable work incentives should be explained with examples provided. 2. <u>What do I need to tell SSA when I get a job or open my business?</u> All SSA reporting requirements need to be reviewed with specific information provided about effective ways to report earned income. 3. <u>What if I get a job that offers health insurance benefits – should I sign up?</u> Beneficiaries may need help assessing health care needs and determining which plan (or combination of plans) best meets needs. This includes comparing cost and coverage. 4. <u>My job search is not going very well – where can I get help finding a job?</u> Beneficiaries may need information about what employment services or supports are available for job search and may need help with a referral to a specific agency. 5. <u>What happens if I try to work, but end up having to quit?</u> Beneficiaries need to be reassured that benefits can be restored if they are lost due to employment. Summary information should be provided about available options for getting benefits reinstated in the SSI or title II disability programs. 	<ol style="list-style-type: none"> 1. CWICs need to probe for potential future use of work incentives such as IRWEs, Subsidy or BWEs. Provide detailed explanations of how any applicable work incentives would benefit the individual and how they are applied. 2. Check to see that assistance with job search is activity is obtained as needed. Make referrals to VR, ENs, One-Stop Centers, etc. as needed. 3. Individuals who receive multiple job offers, but repeatedly turn them down may have lingering fears about benefits loss. Ask questions about why jobs are declined and provide additional information about work incentives as needed. 4. It is critical that beneficiaries act strategically when accepting jobs to avoid financial harm. Counseling must be provided which helps beneficiaries critically examine the cost/benefit of job offers. 5. Counseling on health insurance is essential at this stage including cost/benefit analysis of various options. Detailed discussions of EPMC, 1619(b), Medicaid waivers, Medicaid buy-in, employer sponsored health insurance should take place. 6. CWICs must ease anxiety about benefit cessation by explaining the various options for reinstating benefits if earnings are reduced or employment stops. 7. Detailed counseling on record keeping and wage reporting techniques is provided at this stage. Warnings about common pitfalls should be provided.

Employment Stage		
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<ol style="list-style-type: none"> 1. Beneficiaries at this stage have begun working for pay in some form or have already initiated self-employment. 2. Individuals in this stage may have been employed for some time (possibly even years) or may have only recently begun working. 3. In some cases, individuals at this stage have encountered a problem which is causing them to consider quitting or cutting back on their work. 4. Employed beneficiaries may be considering a promotion, a second part-time job, or may be scheduled for a pay increase which could cause a change in benefit status. 5. Beneficiaries who are employed often have either not reported wages or wages have not been developed properly. Contact with a CWIC may be initiated at this stage due to a notice of overpayment. 6. Employed beneficiaries often suppress their wages or self-employment income out of fear of benefits loss. Individuals at this stage often contact a CWIC when earnings approach various limits (SGA for title II, break-even point for SSI). 7. Beneficiaries who are employed still have concerns related to termination of benefits – especially the potential loss of health insurance coverage. 8. Employed individuals sometimes have non-employment related issues which in combination with wages causes benefits problems (marriage, ISM, unearned income, etc.) 	<ol style="list-style-type: none"> 1. <u>I am considering a change in my employment status – what will this do to my benefits?</u> Detailed benefits analysis should be performed here with discussion of any applicable work incentives. Develop or revise the BS&A to reflect the expected change. 2. <u>My earned income will soon be high enough to cause the loss of benefit payments – should I scale back my work?</u> Cost/benefit analysis needs to be conducted to demonstrate the overall financial outcome of pursuing work which causes loss of cash payments. All applicable work incentives should be reviewed to make certain actual countable income is clear. 3. <u>SSA has just notified me that my cash payments will stop – what happens if I lose my job and need to go back on benefits?</u> Beneficiaries need to be reassured that benefits can be restored if they are lost due to employment. Specific information should be provided about available options for getting benefits reinstated in the SSI or title II disability programs. 4. <u>My employer is offering health insurance – should I sign up?</u> Conduct a cost/benefit analysis of the various health insurance options and assist beneficiary in selecting the plan(s) which best meets needs. 5. <u>SSA sent me a letter saying I owe them money – help!</u> Determine the cause of the overpayment and check to see if the overpayment can be reduced or eliminated by application of specific work incentives. 	<ol style="list-style-type: none"> 1. CWICs should encourage increased earnings by providing specific information about how benefits will be impacted. Make sure ALL public benefits are examined. Focus on the total financial outcome, not decreases in specific benefits. 2. Beware the trap some CWICs fall into of thinking that their primary purpose is to help people retain cash benefits at all costs! A CWICs mission is NOT to help people avoid SGA determinations! It is not necessarily “bad” to lose cash payments due to work and it should never be presented this way! Many people are better off by letting go of cash benefits in lieu of wages. 3. Make sure beneficiaries have been given specific written information about options for reinstatement and emphasize the ability to retain health insurance thru 1619(b), EPMC, Medicaid and Medicare buy-in, etc. 4. CWICs must be knowledgeable about health insurance plans and be able to assist beneficiaries with making cost/benefit comparisons. Many people impoverish themselves unnecessarily to keep Medicaid when other viable options exist. 5. Be cautious about time spent in dealing with past overpayments. If the issue is related to employment, make sure all work incentives have been accounted for and that countable income was calculated correctly. Refer to other sources for non work related overpayments. 6. Reiterate the need to report earnings and provide instruction on effective reporting.