

The Road to Employment: What CWICs Need to Know to Support Disability Beneficiaries in the Progression toward Paid Work

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Introduction

When the Social Security Administration (SSA) reconfigured the former Benefits Planning and Assistance (BPAO) program to create the current Work Incentives Planning and Assistance (WIPA) initiative, their purposes was clearly to focus benefits counseling services on issues directly related to employment. The stated mission of the WIPA program overall is “to promote work and enhance self-sufficiency” and CWICs are trained to prioritize beneficiaries who are either already working, or who are interested in pursuing employment. There is no doubt that the goals of the WIPA program are to increase the number of SSA disability beneficiaries who choose to work, to support those beneficiaries in successfully maintaining employment over time, and to provide work incentives assistance which enables beneficiaries to increase their earnings capacity.

While CWICs generally understand the importance of work under the new WIPA paradigm, there has been some confusion about how to best serve beneficiaries who stand at various points along the employment continuum. Disability beneficiaries initiate WIPA services at different points in terms of their progression toward paid work; some individuals may already be employed when they first contact a CWIC, while others may be just beginning to consider the possibility of working. Still others are at some intermediate point between contemplating employment and working. Beneficiaries from different points along the employment continuum present with very different service needs. Trying to respond to beneficiaries from such divergent perspectives using the same techniques leads to poor quality WIPA services. A “one size fits all” approach simply does not work!

Progression along the Employment Continuum

When working with beneficiaries, it may be helpful for CWICs to conceptualize the process of becoming employed as a continuum. At one extreme end of this continuum are individuals who

have no interest in working or whose medical condition precludes them from working, while at the far opposite end of the continuum would be people who are already working or engaging in self-employment at a level which would cause cessation of cash benefits. Beneficiaries present to CWICs from an infinite number of different places along the employment continuum – no two beneficiaries will be at the exact same place. To help CWICs plan and deliver highly responsive WIPA services that meet the unique needs of each beneficiary, it is essential to determine where exactly each caller is in relation to progression along this continuum. To simplify matters, we have collapsed the employment continuum into four broad phases describe below.

1. *Contemplative Stage* – At this point, beneficiaries are just beginning to think about the possibility of going to work for the first time, or returning to work. In most cases, beneficiaries at this stage have no clear vocational goal and have taken few if any steps top prepare for employment. Beneficiaries at the contemplative stage may have feelings of ambivalence about the possibility being employed and often have significant fear about the impact of paid employment on benefits.
2. *Preparatory Stage* – Beneficiaries at the employment preparatory stage have essentially decided that they do want to pursue paid employment of some type at some level, although there may still be some lingering worry or doubt related to this decision. These individuals 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. Individuals who are preparing for employment generally have a fairly clear occupational goal and have investigated what it would take to achieve that goal. In some cases, the beneficiary is well on the way to completing the preparatory steps (education, training, etc) and is on the verge of starting a job search.
3. *Job Search Stage* – Individuals who are at the job search stage are actively looking for paid employment or are on the cusp of small business ownership. These individuals have a clear vocational or career goal and have completed whatever preparation is needed to pursue this goal (if any). In some cases, individuals at this phase will be receiving some form of employment service and will have a job developer actively contacting employers. In other cases, the beneficiary will be applying for positions independently. Some individuals may already have job offers pending.
4. *Employment Stage* – This stage is somewhat self-explanatory. The beneficiaries are already working for pay, or have already initiated self-employment. Individuals in this stage may be long-term employees or may have only recently begun working. In some cases, individuals at this stage have encountered a problem which is causing them to consider quitting or cutting back on their work, or are considering a promotion or other job change.

Once eligibility for WIPA services has been confirmed, the first step in providing WIPA services is to ascertain which employment stage the individual currently is in. Each of the 4 stages represents a very different place along the employment continuum and individuals at each stage have a unique set of requirements for work incentives counseling, information and support. By

determining which stage a person is in, the CWIC can develop a meaningful plan for delivering customized WIPA services which effectively facilitates movement along the continuum toward employment or self-employment. More information on how to identify which stage a beneficiary is in and what services are most needed at each stage will be provided further on in this document.

The Role of the CWIC in Supporting Beneficiaries to Move Forward along the Employment Continuum

CWICs sometimes have the mistaken impression that they should adopt a “neutral” position when discussing work with beneficiaries out of fear that actively encouraging paid employment somehow puts pressure on the beneficiary or represents a negative judgment on those who may choose not to work or who have disabling conditions which may preclude work. In fact, CWICs are decidedly “partisan” about the value of paid employment in the lives of individuals with disabilities. CWICs are definitely “pro” employment and work is considered a good thing under the new WIPA paradigm! In a sense, CWICs may be viewed as employment cheerleaders, missionaries, or even sales people – we believe firmly in the product we are selling and we want to share the benefits of employment with the people we serve. In funding the WIPA initiative, SSA has charged CWICs with actively promoting work when they counsel beneficiaries. The WIPA value system is based on the notion that paid employment at any level is a positive outcome, but our ultimate goal is to help beneficiaries achieve their highest employment potential and reap the greatest financial rewards possible from working.

It is important for CWICs to balance the WIPA emphasis on paid employment with a healthy dose of good old fashioned common sense. Does the WIPA value system include expectations that ALL disability beneficiaries go to work, or that beneficiaries who do not pursue employment for whatever reason as somehow “bad” or “wrong”? Does the WIPA initiative place a higher value on individuals who earn more, work at higher levels or work longer than others? Does the WIPA value system insist that only beneficiaries who pursue employment which precludes cash payments are worthy of benefits counseling services? No – not a single one of these beliefs is part of the WIPA value system! CWICs must clearly understand that the WIPA initiative does not punish or judge individuals who decide not to pursue employment. Our role is strictly a positive one – we encourage, promote, assist, and support forward movement along the employment continuum.

What does this mean for CWICs in the performance of their daily duties? It means that they provide information and advisement which encourages a beneficiary to take that next step down the road to paid employment – whatever that might be for that individual. It also means that CWICs deliver the supports necessary over time to ensure that barriers to continued working posed by public benefits are reduced to the greatest extent possible and that they use their knowledge to show individuals how work incentives can be applied to increase the financial benefit of employment or self-employment. When advising beneficiaries, CWICs should always be asking themselves the following questions:

- What is the next step along the road to employment for this person and what can I do to help him/her commit to taking that step?

- What information do I need to provide to this beneficiary at this juncture in order to facilitate progression along the employment continuum?
- Are there any barriers to employment this person faces related to public benefits and what can I do to remove or minimize these barriers?
- What specific services or supports can I provide at this point in time to help this beneficiary move forward down the road to employment - or at least not lose ground?
- What community partners do I need to coordinate with to enhance the effectiveness of my efforts to promote employment with this person?

These questions should direct the work of the CWIC at all times. It is even advisable for CWICs to actually write down answers to each of these questions when determining the proper course of action and planning what services should be provided. By staying focused on these questions, CWICs will be less likely to spend time on activities which are of low priority or which have no direct relationship to promoting employment.

“Staying On-Message”

In order to be an effective employment cheerleader, missionary or sales person, CWICs absolutely must communicate a clear and consistent message. This process is commonly referred to in popular parlance as “staying on-message”. While staying on-message may be simple when selling a product like toothpaste, it becomes rather challenging when marketing a complex service such as WIPA. Even more challenging is selling the notion that employment and disability benefits are NOT mutually exclusive when beneficiaries have spent months or years proving to SSA that they are incapable of working at a substantial level in order to initially qualify for these benefits. In order to avoid misunderstandings, CWICs must clearly state their message to the beneficiaries they serve as well as community partners. The following points are what CWICs are trying to convey whenever they talk with beneficiaries about paid employment or self-employment:

1. Paid employment and SSA disability benefits are NOT mutually exclusive – beneficiaries do not have to choose between work and benefits.
2. It is possible to work (even full-time) and keep Medicaid and/or Medicare in almost every case.
3. It is possible to work and come out ahead financially even if public benefits are reduced or even ceased.
4. It is possible get benefits back again if they are lost due to employment.

If CWICs can stay focused on these 4 points and constantly reinforce them at every opportunity, a great deal of misinformation can be corrected. These points must be repeated and reiterated at every meeting with a beneficiary, family members, representative payees, and community agency personnel in order for people to really “hear” the message and accept it as being fact. Communicating this message is a never-ending process and is one of the most essential services WIPA project provide to their local communities as well as to individual beneficiaries.

The “Anti-Message” – a Warning to CWICs!

There is one message above all others that CWICs must be vigilant to avoid communicating. In the world of WIPA, this is the “Anti-Message”. The intent of WIPA services is NOT to keep individuals on disability benefits indefinitely. CWICs should not act as if their job is to “save” beneficiaries from benefit cessation or termination due to employment at all costs. This means that CWICs must not behave in ways that cause beneficiaries to unnecessarily fear working above SGA, earning wages over the SSI break-even point, or earning more than the 1619(b) threshold amount. Similarly, CWICs should not be routinely encouraging all beneficiaries to suppress their wages or net earnings from self-employment (NESE) in order to retain benefit eligibility. Finally, CWICs must not feel it is their heroic duty to find some way – any way – to reduce countable earnings to evade cessation or termination.

While it may not be in the best interests of some individuals to terminate from benefits due to work, this is certainly NOT the case for all beneficiaries, or even most beneficiaries. Terminating from benefits is not a universally “bad” thing and is not harmful in the majority of cases. CWICs must be careful that they are not presenting this outcome in such a negative fashion when counseling beneficiaries. In fact, individuals with the capacity to generate earnings sufficient to cause termination may be better off financially by doing so – as long as all costs of employment are considered and health care needs continue to be met. As in all things, the goal is to work with each beneficiary individually to determine what that person’s goals are and support that individual to achieve the highest earnings potential possible within the framework of those goals. Counseling techniques or messages which discourage beneficiaries from working or frighten them into retaining attachment to public benefits is contrary to everything WIPA services are trying to achieve.

Supporting Beneficiaries at Each Stage of the Employment Continuum

At this point, let’s take a closer look at the 4 stages of the employment continuum identified previously. A chart on each of the 4 stages is provided which lists identifying characteristics of beneficiaries at each stage. These charts also describe the common informational needs of individuals at each stage as well as tips for delivering effective WIPA services to meet beneficiary needs. Before any services are provided, it is critical that CWICs be clear about where an individual is along the employment continuum. The objective is to deliver the appropriate type and amount of services in order to satisfy the informational needs of beneficiaries. Providing either too much or too little information or support at any given stage may stall progression down the road to employment.

Contemplative Stage		
Identifying Characteristics	Informational Needs	Tips for Providing Quality WIPA Services
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	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	1. Watch out for TMI syndrome – “too much information”. CWICs need to provide summary information which answers questions – don’t

<p>beneficiary may have attempted to work since becoming entitled to benefits and may have had a bad experience with benefits.</p> <ol style="list-style-type: none"> 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 	<ol style="list-style-type: none"> 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- 	<p>get into too much detail on specific work incentives which might intimidate the beneficiary.</p> <ol style="list-style-type: none"> 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
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education.	6. <u>How do I know you are giving me correct information?</u> Beneficiaries must trust the CWIC in order to act.	contemplative stage. 8. Offer to share work incentives information to family members or disability professionals involved with the beneficiary.
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Preparatory Stage		
Identifying Characteristics	Informational Needs	Tips for Providing Quality WIPA Services
<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 	<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. 	<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.

<p>preparatory steps (education, training, business plan development, etc.) and may be on the verge of starting a job search.</p> <p>7. In other cases, the preparation for employment has been interrupted due to factors such as illness, lack of funds, family problems, etc.</p> <p>8. Some beneficiaries may already be working while preparing for a future occupational goal.</p>	<p>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.</p>	<p>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.</p> <p>5. Specific counseling on use of the Ticket to Work should be provided to those individuals who could benefit from this provision.</p> <p>6. Proactive contact with beneficiaries may be needed to make sure progress is being made and problems are resolved.</p>
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Job Search Stage		
Identifying Characteristics	Informational Needs	Tips for Providing Quality WIPA Services
<p>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.</p> <p>2. There may or may not be an agency involved with employment issues (State VR, EN, One-Stop Center) at this stage.</p> <p>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</p>	<p>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.</p> <p>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</p>	<p>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.</p> <p>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.</p> <p>3. Individuals who receive multiple job offers, but repeatedly turn them down may have lingering fears</p>

<p>the beneficiary's behalf.</p> <ol style="list-style-type: none"> 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"> 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. 	<p>about benefits loss. Ask questions about why jobs are declined and provide additional information about work incentives as needed.</p> <ol style="list-style-type: none"> 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.
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Employment Stage		
Identifying Characteristics	Informational Needs	Tips for Providing Quality WIPA Services
1. Beneficiaries at this stage	1. <u>I am considering a change</u>	1. CWICs should encourage

<p>have begun working for pay in some form or have already initiated self-employment.</p> <ol style="list-style-type: none"> 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 	<p><u>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.</p> <ol style="list-style-type: none"> 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 	<p>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.</p> <ol style="list-style-type: none"> 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
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<p>of health insurance coverage.</p> <p>8. Employed individuals sometimes have non-employment related issues which in combination with wages causes benefits problems (marriage, ISM, unearned income, etc.)</p>	<p>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.</p>	<p>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.</p> <p>6. Reiterate the need to report earnings and provide instruction on effective reporting.</p>
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The “Too Much Information” or TMI Syndrome

Inexperienced CWICs often make the mistake of providing too much information to beneficiaries – particularly those in the contemplative stage of employment. Because these CWICs are worried about not covering all the bases or fear that they will leave out some critical piece of information, they throw in detailed explanations of every possible provision or work incentive that could ever potentially apply to the individual. The effect of TMI syndrome can be disastrous! In many cases beneficiaries become completely overwhelmed and intimidated by the sheer volume and complexity of the information being provided. Being overwhelmed intensifies the fear individuals have about the possibility of losing benefits. When beneficiaries are unclear about how paid employment will affect benefits, the tendency is to avoid the potential risk which paid employment poses. The end result is a decision NOT to work which is contrary to the intent of WIPA services. In the worst cases, TMI syndrome may actually cause beneficiaries to avoid future contact with the CWIC.

So, how much information is too much and when does a CWIC know when enough information has been provided? There is no simple answer to this question – it all depends on where the person is along the employment continuum, what specific questions or concerns the person has, and what the individual’s unique benefits situation is. The goal is provide just enough information to answer the questions being posed at whatever stage the individual is in – no more and no less! The most common questions are contained in the charts included in this document describing each of the 4 stages of employment progression. CWICs need to keep in mind that information can be apportioned out over time as the beneficiary is ready to “hear” it and act on it. There is no need to describe every single work incentive upon the very first contact.

“Just in Time” Work Incentives Counseling

To provide the most effective WIPA services, CWICs need to present relevant work incentives information “just in time” – not too early and not too late. “Just in time” learning theory is based on the notion that people are only really ready to learn something when the need to apply the information has arisen. The idea is that when people are provided with information at the exact

moment when they most need it, they are more likely to retain it as well as to use it. When information is presented too early, individuals are not ready to “hear” it and may ignore it as being irrelevant. When information is provided too late, the individual is unable to use it as the situation in which was needed has now passed. With “just in time” benefits counseling, the CWIC provides the right type and amount of information and support necessary to help the beneficiary move forward along the employment continuum. This is the essence of providing high quality WIPA services. Here are some examples of “just in time” benefits counseling:

EXAMPLE 1: Josie has recently determined that her employment goal is to be a dental hygienist. She has worked closely with her VR counselor to develop a plan which will help her achieve this goal. While the VR agency can assist with some of the costs of the dental hygienist training, it can’t cover all of them. Josie met with her local CWIC some months ago when she was first considering work and received some very helpful information. The CWIC encouraged her to call back for more information as soon as her employment goal was settled. Josie contacts her CWIC and learns that she is an excellent candidate for a PASS. She meets with the CWIC to develop a plan which is subsequently approved. The PASS helps Josie move forward toward achieving her goal of becoming a dental hygienist.

What makes this “just in time”? Since Josie is a concurrent beneficiary, the CWIC noted the fact that Josie was a potential PASS candidate at the first contact. However, the CWIC chose NOT to provide a detailed explanation of PASS – a very complicated work incentive which tends to intimidate beneficiaries – at this juncture. Instead, she indicated that there were ways that various work incentives could be used to achieve employment goals and urged Josey to re-contact her as soon as the employment goal was settled on and the Individual Plan for Employment with VR had been developed. The CWIC also contacted the VR counselor and asked her to refer Josey back for more counseling when they were clear on the plan for employment.

EXAMPLE 2: Matthew has been working in a sheltered workshop for several years when he is recommended as a candidate for the agency’s new supported employment program. Matthew’s parents are quite elderly and they are very worried about what a real job in a community business will do to Matthew’s benefits. Matthew gets CDB payments and Medicare, but also participates in the State’s Medicaid waiver program for individuals with developmental disabilities. The supported employment program refers Matthew and his parents to the local WIPA project. The CWIC provides an overview of the title II work incentives (TWP and EPE) and spends a great deal of time helping Matthew and his parents understand the concept of SGA. He also provides an overview of how paid employment affects eligibility for the Medicaid waiver as well as explaining how paid employment can create “share of cost” in which the beneficiary has to pay for some portion of the cost of the Medicaid program. The CWIC focuses on explaining how work and the CDB payment can co-exist, how Medicare will be retained, and how to minimize impact on the Medicaid waiver. He follows up with a packet of written information and urges the family to call him back when job development begins or a potential job is located so more detailed information can be provided. He contacts the supported employment program to review the information provided and to make sure they will refer Matthew back for more assistance when employment is more imminent.

What makes this “just in time”? The CWIC chose not to go into detailed discussions of work incentives such as the ticket to work, subsidy, IRWE or expedited reinstatement since Matthew’s employment goal consisted of part-time employment which would not represent SGA and would not cause benefit cessation. He also did not dwell on past use of TWP months due to sheltered employment since SGA level employment was not planned. The CWIC reassured the family that Medicaid eligibility would not be threatened and indicated that the worst case scenario was that Matthew may have a small “share-of-cost” assessed. The CWIC stressed that with the wages Matthew would now have, he would be far better off financially, even if he had to pay a small amount to his Medicaid provider. The CWIC also did not spend a great deal of time giving detailed instructions about reporting wages to SSA, since this could be covered more effectively once employment was closer.

Stages of Employment Progression and WIPA Documentation

Under the WIPA paradigm, valuable benefits advisement is captured in writing by developing a report called a Benefits Summary & Analysis (BS&A). This report is intended to provide a way for beneficiaries, family members and community stakeholders to review the work incentives information received when questions arise. Obviously, where an individual stands along the employment continuum has some significant implications for when BS&A reports are developed and what information is contained in them. There is a common misconception that all individuals who receive WIPA services are required to receive a BS&A. In fact, a Benefits Summary & Analysis may not be the most effective way to document work incentives advisement in some instances, particularly for individuals in the contemplative stage who are just beginning to consider the possibility of employment.

Before a CWIC develops a BS&A as a follow-up to work incentives counseling, the following questions need to be asked:

1. What would be the most effective way to provide follow-up information to the beneficiary in terms of helping that person move forward along the employment continuum? Is a BS&A necessary, or would it be more effective to develop a customized packet of handouts with a simple cover letter?
2. If a BS&A is determined to be the best form of documentation to provide, what information needs to be included so that “just in time” learning can occur? What level of detail is appropriate when describing how work will affect public benefits? Are there pieces of information that would be more readily understood if presented at a later time or if only a brief mention is provided now?
3. If a BS&A is developed, will the standard format work best, or should a truncated or modified version be better?

The CWIC must be attuned to the individual needs of each and every beneficiary and must strive to customize BS&A reports to meet the specific needs of each individual. One size does NOT fit

all when it comes to preparing an effective BS&A. It is critical for CWICs to remain flexible when working with the BS&A and WIP development tools to provide the beneficiary with the proper amount of information to meet their needs.

Putting it all Together – Understanding Progression Along the Employment Continuum

CWICs must recognize that people do not progress along the continuum toward employment in an identical manner or at the same speed. In fact, there is infinite variation. In a perfect world, every SSA disability beneficiary would make initial contact with a skilled CWIC at the beginning of the contemplative stage and would receive just in time work incentives counseling through the preparatory stage, on to a successful job search and end up by securing a wonderful job that negates the need for continued dependency on public benefits. While this ideal outcome certainly does occur in real life, it is not the typical scenario, by any means. Beneficiaries may skip steps along the continuum and jump right from contemplation to a job which leads to benefit termination. Other individuals may take one step forward and two steps back, while still other individuals may tip toe tentatively up to the edge of the road to employment and never take another step forward. CWICs need to be able to deal with any eligible beneficiary at any stage and provide work incentives information and supports which hopefully encourages that individual to take the next step – whatever that might be.

Conducting Independent Research

The WIPA National training Curriculum, 2009 Edition – Module 6, Units 2, 3 and 4. Found Online at <http://www.vcu-ntc.org/resources/cwicmanual.cfm>

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