

## When to Write a Benefits Analysis or Summary — June, 2004

1. A written benefits analysis or summary should be prepared whenever individualized, case specific benefits information or advice is given. A written summary is NOT needed when generic information is provided on the effect of earnings on SSI/Title II disability payments.
2. A written benefits summary or analysis must be prepared for all beneficiaries who receive an "intensive" service from a Benefits Specialist. Anything other than information and referral or short-term problem solving is defined as an intensive service. If the beneficiary/recipient is entered in the national BPAO data system as having received anything more than these two short-term services, a written benefits summary or analysis must be on file. This is REQUIRED by SSA, it is NOT optional.
3. There is no standardized or required format for a benefits analysis or summary. BPAO projects can develop their own formats, but it is suggested that these formats be consistent among BPAO staff within the same project.
4. Since BPAO projects are required to offer advice on ALL federal benefit programs (not just the Social Security benefits), benefits summaries must include information on these other programs as applicable.
5. A written summary or analysis cannot be prepared until all public benefits have been verified.
6. It is **NOT** the case that benefits summaries are not necessary if a face-to-face meeting was not conducted. If individualized, case specific information and/or advice is provided by phone (or any other method), a benefits analysis or summary is still required.
7. Indicators that individualized or case specific information or advisement is necessary would include:
  - a. SSI payments of less than the current FBR
  - b. Title II disability beneficiary who has worked since entitlement
  - c. Concurrent beneficiary
  - d. Beneficiary/recipient receives Medicaid waiver services
  - e. Eligible couples
  - f. SSI recipient subject to deeming
  - g. Beneficiary/recipient is a potential PASS candidate
  - h. The potential for specific work incentives such as subsidy, IRWE or BWE is in evidence
  - i. Transition aged youth approaching 18<sup>th</sup> birthday
  - j. Beneficiary/recipient is self-employed or considering self employment
8. A copy of the benefits analysis or summary must be provided to the beneficiary. A copy may be sent to any other interested parties (i.e.: case manager, VR counselor, supported employment personnel) with a signed release from the beneficiary. All benefits analyses or summaries should be reviewed with the beneficiary, preferably in person, but at least by phone to make sure the information is understood.

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## **Writing a Better Benefits Analysis or Summary:**

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1. The centerpiece of the analysis/summary should be individualized, case specific information and advice on current benefits status, the effect of earned income on benefits, and use of specific work incentives.
2. Never under ANY circumstances should a benefits summary be written without first verifying benefits status. Benefits verification may come from a BPQY, but it doesn't have to in every case. Verification of simple cases can sometimes be accomplished thru the 800 number, or simply by looking at recent SSA correspondence. If any unusual circumstances appear, get a BPQY.
3. Report format, structure, and organization are critical. Keep SSI information separate from Title II information. Keep information on other federal benefit programs separate from information about Social Security benefits. A separate section on Medicaid, Medicare, or other health insurance is also a good idea.
4. Attach relevant SSI calculation sheets or Title II charts as needed.
5. Keep it short. Your clients will be unlikely to read more than about three pages of narrative. Save space by NOT including generic descriptions of work incentives. Make every word, phrase and sentence count. If you don't need it, or it adds no value to the summary - get rid of it!
6. Use simple, understandable language – try not to use acronyms and SSA lingo. Don't assume the reader knows as much as you do. Conciseness and clarity of expression will help your reader better understand the content of the summary.
7. Include things to watch out for in the future and mention specifically when these issues will be relevant. For example, if you expect certain things to change upon the 18<sup>th</sup> birthday, describe them and give specific instructions about what to do.
8. Include SSA spotlights, pamphlets, booklets or other publications to expand on points you raise in the summary.
9. When you identify problems or errors in the way benefits have been handled, offer specific solutions or options for resolving the problem. For example, if SSA is wrongfully applying the VTR rule of in-kind support and maintenance instead of the PMV rules, provide information about how to change this.

### **What should NOT be in the analysis or summary:**

1. Anything you would not want to be part of the official case record.
2. A bunch of 'generic blather', like repeating what's in the Red Book, about how basic work incentives function. It's the added insight, guidance, advice, and expertise you offer based on the verified information from SSA, that will prove most valuable to your customer. Include a current Red Book in the materials you give to the customer and refer to information on the work incentives by Red Book page number.
3. Leave out the information about any work incentives that would NOT apply to the specific person you are working with and writing the analysis for. This will only serve to confuse the beneficiary!
4. Any information based upon conjecture or assumptions that have NOT been verified.

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