



VCU

VIRGINIA COMMONWEALTH UNIVERSITY

Work Incentives Planning and Assistance
National Training and Data Center

Introduction to Social Security Disability Benefits, Work Incentives and Employment Support – Lesson 1

Lesson 1: The Problem of Unemployment among Social Security Disability Beneficiaries – WIPA as Part of the Solution

Learning Objectives

Upon completion of this training, participants will:

1. Understand the issue of poverty as it impacts disability beneficiaries and efforts Social Security has implemented to address it;
2. Define financial stability and describe how employment supports this goal;
3. Identify the key provisions of the Ticket to Work Program and describe the role of Employment Networks (ENs);
4. Describe the key components of the Work Incentives Planning and Assistance (WIPA) program and the role of Community Work Incentive Coordinators (CWICs) as part of the employment support team; and
5. Describe how stakeholders can work with WIPA projects to support their shared goals.

Social Security disability beneficiaries are people who ...

- Have very significant disabilities;
- Are unable to support themselves by working due to disability;
- Typically have little work experience or have been out of the workforce for a long time; and
- May be struggling financially.

The Relationship between Poverty and Disability

- Poverty rate for people with disabilities is more than twice the poverty rate of those without disabilities.
- More than 70% of SSI recipients and 30% of Title II disability beneficiaries have income below federal poverty level.
- Only about 13% of Social Security and/or SSI disability beneficiaries earned at least \$1,000 in 2011. Those who worked and received benefits averaged \$637/month in that year.

Causes of Unemployment among Disability Beneficiaries

- Lack of services and supports needed to help beneficiaries successfully obtain and maintain employment.
- Fear of losing critical cash benefits and health insurance.
- Beneficiaries may believe they are incapable of working due to their disabling condition(s).

Social Security's Efforts to Promote Employment for Disability Beneficiaries

- Ticket to Work Program;
- Protection & Advocacy for Beneficiaries of Social Security (PABSS); and
- Work Incentives Planning and Assistance Program (WIPA).

Ticket to Work Program

- Created as part of the Ticket to Work and Work Incentives Improvement Act of 1999.
- Provides expanded access to service providers (Employment Networks and State VR Agencies) that help beneficiaries prepare for employment, get and keep a job leading to greater financial independence.
- Provides exemption from medical disability reviews as long as the Ticket is in use and certain progress standards are met.

Protection & Advocacy for Beneficiaries of Social Security (PABSS)

- Helps people with disabilities who receive SSI or Social Security Disability Insurance (SSDI) and have a disability-related employment issue.
- PABSS advocates provide legal support, advocacy and information to assist beneficiaries to resolve employment-related concerns.
- PABSS programs vary by state. Contact your state Protection & Advocacy agency more information.

Work Incentives Planning & Assistance (WIPA)

- Created as part of the Ticket to Work and Work Incentives Improvement Act of 1999.
- Social Security has cooperative agreements with 83 community agencies across the nation and the U.S. territories to provide WIPA services.
- WIPA projects are staffed by Community Work Incentives Coordinators (CWICs) who are trained to provide individualized, in-depth employment focused benefits analysis and work incentives planning.
- To date, WIPA projects have served more than 750,000 individuals.

Understanding the WIPA Program

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WIPA is all about WORK

The mission of the WIPA program
is to promote employment
and financial independence
for beneficiaries of the
Social Security disability benefit programs.

WIPA Projects Work to:

- Increase the number of Social Security disability beneficiaries who engage in paid employment including self-employment.
- Support beneficiaries in successfully maintaining employment (or self-employment) over time.
- Provide accurate and timely work incentives planning and assistance services that enable beneficiaries to increase their earnings capacity over time and maximize the financial benefit of working.
- Reduce beneficiary dependence on Social Security disability benefits and other income support programs.
- Increase the financial independence and stability of beneficiaries through self-sustaining employment, asset development, and improved management of fiscal resources.

Key Characteristics of the WIPA Program

WIPA services are:

- Based on collaborative partnerships;
- Focused on improving financial stability and independence;
- Individualized, intensive, and ongoing; and
- Delivered by trained and certified Community Work Incentives Coordinators (CWICs).

Collaborative Partnerships

WIPA services delivered in coordination with other members of beneficiary's employment support team including:

- Employment Networks (ENs);
- State VR Agencies;
- Protection & Advocacy for Beneficiaries of Social Security (PABSS);
- American Job Centers;
- Public School Systems; and
- Other disability services providers.

Financial Stability and WIPA Services

When working with beneficiaries, CWICs must keep the bigger picture in mind. While promoting employment is a critical part of their job, the more important outcome is **improved financial stability**.

Employment is a means to that end, but attaining true financial stability takes more than just getting a job.

Defining Financial Stability

- Having enough money to avoid lifelong poverty and reduce or eliminate dependence on disability benefits or other income support programs. Being able to meet basic expenses.
- Having enough income to live independently and pursue chosen lifestyle.
- Maintaining employment that meets individual's economic and personal goals, and provides fringe benefits, long-term security.
- Having ability to manage finances, save for the future and access support necessary to make sound financial plans.
- Managing one's own benefits, including monitoring use of work incentives and reporting earnings to benefit programs.

Individualized Work Incentives Planning & Assistance

This is the cornerstone of WIPA services and may include:

- In-depth personalized benefits analysis covering all Federal, state, and local benefits.
- Customized counseling about the impact of work on all Federal, state, and local benefits and development of a comprehensive Benefits Summary and Analysis (BS&A) report.
- Assistance with identifying, developing, utilizing, and managing Social Security work incentives.

Individualized Work Incentives Planning & Assistance Continued

- Assistance with resolving problems related to benefits.
- Assistance with identifying and resolving barriers to obtaining or maintaining employment.
- Making referrals for needed services or supports with particular emphasis on meeting employment needs.
- Training and support on effective reporting procedures and benefits management techniques.

Ongoing Proactive Follow-up

- Many beneficiaries require ongoing contact from a CWIC to avoid or resolve benefits problems over time.
- Ongoing follow-up is guided by the action steps included in the Work Incentives Plan (WIP). These steps determine the type, intensity, and duration of follow-up services.
- Follow-up is based on the unique needs of each beneficiary. Some may require long-term work incentives support on a scheduled, continuous basis. Others may only need short-term assistance or periodic check-ins.

WIPA Services Delivered by Trained CWICs

To provide WIPA services, CWICs must:

- Receive a level 5 suitability determination from Social Security;
- Complete a rigorous initial training and two-part assessment process to achieve certification; and
- Complete ongoing training to maintain certification.

CWICs have access to technical support provided by VCU's National Training & Data Center (NTDC).

Supporting Beneficiaries in Pursuit of Employment is a Team Effort

- Disability service providers and WIPA projects share the same overarching goal – to promote employment and financial stability for Social Security disability beneficiaries.
- All stakeholders must work collaboratively to achieve our shared goals and must communicate the same positive message about work and benefits.
- WIPA projects are unable to meet the work incentives counseling needs of all beneficiaries. Other stakeholders can help by providing general information and assistance.

The Message

- Paid employment and Social Security disability benefits don't have to be mutually exclusive.
- It's possible to work (even full-time) and keep Medicaid and/or Medicare in almost every case.
- It's possible to work and come out ahead financially even if benefits are reduced or ceased.
- It's possible to get benefits back again if lost due to employment.

What You Can Do To Help

- Understand the basic effect of earned income on Social Security benefits and be able to explain it in simple terms.
- Be aware of specific work incentives and identify beneficiaries who could use them.
- Help beneficiaries understand and comply with reporting requirements.
- Recognize priority candidates for WIPA services and make timely referrals.

Summary and Next Lesson

- Lesson one introduced the issue of poverty and disability, and the network of employment supports put in place by Social Security to address these issues.
- We discussed the concept of financial stability and the role of employment in achieving this goal.
- Next we will provide an overview of the Social Security disability programs, including types of benefits and eligibility requirements.