

Transition

Best Practice Update

Benefits Counseling: Critical to Successful Employment

by Lisa Johnson, North Dakota Center for Persons with Disabilities and Terry Peterson, Rehab Services, Inc.

Benefits counseling has proven to be a key element in promoting independence and self-sufficiency for individuals with disabilities. Just as CPAs understand tax code, attorneys assist in the legal system, and brokers navigate the investment world, a benefits counselor attempts to inform Social Security Disability Insurance (SSDI) beneficiaries and Supplemental Security Income (SSI) recipients about their disability benefits and the use of work incentives.

Benefits counselors provide a “one stop” resource for people who receive SSDI and SSI benefits who are in transition toward greater self-sufficiency. No single agency is better suited to provide a complex analysis across several systems that provide public benefits including: Social Security, Medicaid and Medicare, state healthcare programs, food stamps, and Vocational Services and Consulting. People with disabilities often rely on more than one agency for services as part of their overall benefits package. Even minor changes such as a change in number of hours worked or an increase in pay can have a significant impact on overall benefits. Thus, many individuals may be apprehensive about any change in their employment environment. Benefits counselors can prevent crisis through coordination and negotiation with agencies. Educating people regarding their options and helping them plan for and manage changes can greatly reduce fears related to personal benefits.

So how does a state determine the return on an investment in a benefits counselor? In Vermont, clients who enrolled in benefits counseling doubled their earnings on the average—totaling over \$800,000 in additional earned income for participants. Furthermore, Medicaid expenditures declined by 10% the year following enrollment in benefits counseling. Overall, participants were very satisfied with their experience regarding benefits counseling. The counseling services were valued throughout the state as they assist clients with translating federal benefit rules and frequently contact to resolve the most complex consumer issues. Advocacy groups continue to show strong support for this service.

In ND, benefits counselors are called Community Work Incentive Coordinator's (CWIC's) and operate through the Work Incentives Planning and Assistance (WIPA) program. While other states, similar in size to North Dakota's disability population, have as many as 14 benefits counselors, two benefits counselors reside within the state of North Dakota. In Fargo, Paula Aalgaard provides services to eastern ND while Terry Peterson, in Minot, primarily serves western ND. After a brief visit with either counselor, one will quickly realize the complexity of benefits planning and what a valuable service benefits counseling is for individuals. Terry Peterson shared an example of how consultation with a benefits planner produced positive results for one local resident:

Three years ago, Ron (name has been changed for the purpose of confidentiality) began receiving SSDI in the amount of \$1,200 per month due to the side effects of a stroke in which Ron lost coordination, range of motion and control of one half of his body. Ron wanted to begin working again so he enrolled in the Experience Works training program. Through this program, Ron proved himself as a valuable potential employee and was offered a job once the training was completed. The job was digital data entry and the pay was \$1,500 per month. Unsure as to how this would impact his SSDI, Ron sought the help of Terry Peterson, a Community Work Incentive Coordinator at Rehab Services, Inc. The \$1,500 per month associated with Ron's new job far exceeded \$900 per month allowed in Substantial Gainful Activity (SGA) that had been determined for 2007 by Social Security. This would disqualify Ron from receiving SSDI benefits and Medicare. Furthermore, Ron was concerned that his health might not permit full time employment.

As a benefits counselor, Terry determined that Ron might qualify for an SSDI work incentive called a subsidy. A subsidy lowers the amount of Countable Income (CI) that Social Security recognizes when calculating benefits. The subsidy is based on the percentage of time worked under "special conditions". Because Ron had limited use of one half of his body, it was determined that he could perform his job at a 39% reduced capacity of his coworkers. In turn, Social Security recognized 61% of Ron's gross income to calculate SGA. Minor work accommodations were made that allowed Ron to take more frequent breaks to stretch and move about, and Ron was not required to transport documents to different floors within the building. Today Ron remains a valuable employee and retains his SSDI and Medicare benefits with the guidance of his local benefits counselor.

Comparison of Total Monthly Income Before and After Benefits Counseling

	Employment Income Per Month	SSDI per Month	Eligible for Medicare Benefits	Additional Benefits (Medicaid Buy-In Savings)	Total Monthly Earnings
BEFORE Benefits Counseling	\$1,500	\$0	No	\$0	\$1,500
AFTER Benefits Counseling	\$1,500	\$1,200	Yes	\$200	\$2,900

Regardless of their present workload, neither Paula Aalgaard nor Terry Peterson appear too busy to take on another inquiry, client, or referral, in fact, they welcome them. Clearly, there is a need for more benefits counselors within the state. In the meantime, informal benefits counseling, a somewhat less comprehensive analysis, occurs throughout agencies and organizations by individuals genuinely concerned about helping others and operating within the scope and services of their respective organizations. It is only through the tracking of true demand for this service and the documentation of positive outcomes that the consideration of additional staffing can occur. When asked what resources are available to individuals seeking benefits counseling, both Paula and Terry believe that individual counseling with an emphasis on planning and prevention to avert crises caused by sudden loss of cash or healthcare benefits is of utmost concern. Individuals with disabilities and family members of individuals with disabilities are welcome to contact Paula Aalgaard or Terry Peterson.

Additional Resources Source: Virginia Commonwealth University—Benefits Assistance Resource Center www.vcu-barc.org Source: Investing in Self-Sufficiency www.dad.state.vt.us/dvr/vocrehab/vwii/assets/docs/VRBenefitsCounseling-ppt.pdf

Contact a Benefits Counselor:

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