Supporting Beneficiary Progression along the Employment Continuum

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The Mission of WIPA

• Promote employment and enhance financial stability.
  – Focus work incentives counseling services on issues directly related to employment,
  – Increase the number of beneficiaries who choose to work,
  – Support beneficiaries in successfully maintaining employment over time, and
  – Provide work incentives assistance which enables beneficiaries to improve overall financial stability.
What is the Employment Continuum?

- A series of stages that an individual may go through to realize their employment goals.
- Individuals may be at various places on the continuum when they seek WIPA services.
Stages of the Employment Continuum

- Contemplative Stage
  - Just beginning to think about the possibility of going to work
  - No clear employment or earnings goal
  - Typically fearful of impact of work on benefits

- Preparatory Stage
  - Decision has been made to pursue paid employment
  - Initial steps have been taken to prepare for employment
  - There is a clear employment and earnings goal
  - Steps to achieve the goal have been identified
Stages of the Employment Continuum - continued

• Job Search Stage
  – Has a clear employment and earnings goal
  – Has completed preparatory steps (education, training, etc)
  – Could be receiving employment services or assistance from a job developer
  – Actively participating in job search activities and may have potential job offers on the table

• Employment Stage
  – Already working or self-employed
  – May be recent or long-term employment
  – May be experiencing a problem causing him/her to consider quitting or cutting back
  – Considering possible promotion, raise, or job change
Role of the CWIC in Promoting Employment

• Actively encourage paid employment
• CWICs are “pro” employment – work is GOOD!
• Be an employment cheerleader
• Balance emphasis on paid employment and common sense
• Provide information and advisement that encourages the beneficiary to take the next step
• Provide necessary supports over time to ensure that barriers are reduced
• Show beneficiaries how to apply work incentives that increase the financial benefit of working
Myths about the WIPA Initiative

• All disability beneficiaries MUST go to work.

• Beneficiaries who do not choose to work are “bad” or “wrong.”

• A higher value is placed on those who pursue work at higher levels.

• Only those who are pursuing work at a level to preclude cash benefits are worthy of services.

NONE of these statements are true or are part of the WIPA value system!

We encourage, promote, assist, and support forward movement towards employment.
Questions for the CWIC to Consider

• What is the next step along the road to employment and what can I do to help the beneficiary commit to taking that step?

• What information do I need to provide at this juncture to facilitate progression along the continuum?

• Are there any barriers to employment this person faces related to public benefits and what can I do to minimize those barriers?

• What specific services or supports can I provide to help this beneficiary move forward toward increased financial stability?

• What other members of the employment support team do I need to coordinate with to enhance the effectiveness of efforts to promote employment and financial stability?
Strategies for Success

- Stay “on message”
- Avoid the “anti-message”
- Watch out for TMI Syndrome – too much information
- Provide “just in time” work incentives counseling
What is the “Message”?

• Paid employment and Social Security disability benefits are NOT necessarily mutually exclusive – beneficiaries do not have to choose between one or the other.

• It is possible to work (even full-time) and keep Medicaid and/or Medicare in almost every case.

• It is possible to work and come out ahead financially even if public benefits are reduced or ceased entirely.

• It is possible to get benefits back again if they are lost due to employment.
WARNING – the “Anti-Message”

• The intent of WIPA is NOT to keep individuals on disability benefits indefinitely. Our mission is to improve financial stability.

• It is NOT the CWICs job to “save” beneficiaries from benefit termination due to employment at all costs.

• CWICs should NOT present information 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.

• CWICs should NOT encourage beneficiaries to suppress their wages or net earnings from self employment.

• It is NOT the CWICs duty to find some way – any way – to reduce countable earnings to avoid benefits cessation or termination.
Avoiding Financial Harm

Some work situations can actually cause a beneficiary to be less financially stable. Possible examples include:

1. Title II beneficiary receiving $1,200 in monthly benefits considering a job offer resulting in gross wages of $1,200 a month. Risk is increased if TWP and/or EPE have been used.

2. Title II beneficiary receiving QMB to pay Medicare Part B premiums and other out-of-pocket costs accepts a part-time job making just enough to cause ineligibility for this benefit (or SLMB) while resulting in net wages of less than the value of this help.

3. Title II beneficiary works at a level which causes loss of Medicaid waiver eligibility with no ability to replace the services.
CWIC Role in Avoiding Financial Harm

• When an earnings goal would potentially result in financial harm for a beneficiary, the CWIC has an obligation to point this out.

• CWICs never tell beneficiaries NOT to work, not to accept a job offer, or suggest that a beneficiary quit a job.

• CWICs should clearly explain the cost/benefit of a variety of options and compare the financial outcome of the various options.

• It is up to the beneficiary to make employment decisions based upon accurate and complete information provided by the CWIC.
TMI Syndrome – Too Much Information

• There is no need to “tell it all” right off the bat.

• Worry over covering ALL possible bases often causes information overload – avoid giving detailed explanations of every possible provision or work incentive that could ever potentially apply.

• Beneficiaries can easily become totally overwhelmed and intimidated by the volume and complexity of the information being presented.

• Being overwhelmed = increased fear of benefits loss.

• End result is typically a decision NOT to work, and possibly causes the beneficiary to avoid future contact with the CWIC.
“Just in Time” Work Incentives Counseling

• Just in Time = not too early and not too late.

• Learning will only occur when the individual is ready to learn because the need to apply the information is at hand.

• “Just in time” benefits counseling provides the right type of information and support needed to help the individual move forward along the employment continuum.

• Small doses of relevant information at the appropriate time will help the beneficiary realize his/her employment and financial stability goals.

• Just in time counseling only works if there is an on-going relationship with the beneficiary.
Questions for the CWIC to consider:
- What stage is the individual currently in?
- What is the most effective way to provide follow up information to the beneficiary to help them to move forward?
- Is a Benefits Summary & Analysis (BS&A) necessary at this point?
- If a BS&A is appropriate, what depth of information is needed so that “just in time” learning can occur?
- What is the best format for the beneficiary to understand the information being presented?
Documentation – Contemplative Stage

• Provide a general letter about the initial contact to include:
  – The mission of WIPA
  – Review of specific questions asked
  – Fact sheets and publications as appropriate
  – Reminder to reconnect when the decision to pursue employment is made
  – Information about where to get help with career exploration
  – Blank releases with instructions on completion and return (if needed)

• Provide a written Work Incentives Summary (WIS) if it would be the deciding factor to help an individual move forward towards employment.
Work Incentives Summary versus Benefits Summary and Analysis

• Remember - not all beneficiaries require BS&A development.

• Beneficiaries who could benefit from a BS&A include those who:
  – Have a monthly earnings goal, AND
  – Need individualized advisement that is specifically customized to the earnings goal.
Work Incentives Summary versus Benefits Summary and Analysis

- Beneficiaries who have not identified an earnings goal to analyze typically require only generic work incentives information. This information can be provided using a Work Incentives Summary instead of a customized BS&A.

- The summary would likely include a list of the individual’s benefits that were verified, a summary of relevant work incentives, recommendations for employment services, and recommendations for addressing benefit issues (if any).
A beneficiary has an earnings goal when...

- An employment goal is identified as well as a specific monthly earnings target based on this goal;
- An employment goal identified and it is possible to estimate specific monthly earnings;
- No clear employment goal is defined, but the beneficiary is able to indicate the amount of monthly earnings needed to meet financial obligations and/or goals;
- No specific job goal defined, but the beneficiary is able to indicate how many hours a week they’d like to work and in general how much they think they’ll need to or would like to earn an hour;
A beneficiary has an earnings goal when...

• There is a range of hours and/or wage levels being considered even though there is uncertainty about the employment goal;
• He/she is interested in understanding the impact of working at varying earnings levels; or
• The beneficiary would like to know how much they would have to earn to replace all the federal/state benefits they currently receive.
Documentation – Preparatory Stage

• Develop a Benefits Summary & Analysis to include:
  – Verification of benefits
  – Earnings goal
  – Identification of issues to be resolved
  – Current standings in relation to work incentives already used
  – Referrals to appropriate employment support providers
  – Identification of potential steps to be taken to reach the desired employment and earnings goal
  – Identification of work incentives that can help the individual to achieve the employment and earnings goal (PASS)
Documentation – Job Search Stage

• Develop a Benefits Summary & Analysis to include:
  – Verification of benefits
  – Earnings goal
  – Resolution of previous issues identified during preparatory stage (if any)
  – Current standings in relation to work incentives already used
  – Follow up on job search activity assistance previously provided
  – Identification of work incentives that can help the individual to achieve and maintain the job desired
  – Provide example calculation sheets to demonstrate the impact of earnings on benefits
  – Offer options

• REMINDER – this may be simply an update to a BS&A previously prepared
Documentation – Employment Stage

• Develop a Benefits Summary & Analysis to include:
  – Verification of benefits
  – Expected earnings
  – Current employment situation (# of hours working, rate of pay)
  – Plans for job change, or identification of issues causing potential job loss or reduction of hours
  – Impact of the applicable work incentives
  – Reporting instructions
  – Potential solutions to the barriers that could cause loss of employment
  – Description of future safety nets that can be utilized
Following Up – Providing Proactive WIPA Services

Where the beneficiary is on the employment continuum will help determine:

- Whether or not follow-up is needed
- When to follow-up (critical transition points)
- How often to make follow-up contacts
- What methods to use in conducting follow-up
Using 30-60-90 Day Schedules

• One size does NOT fit all. If you are using a standardized follow-up approach for everyone, you are not conducting follow-up properly. You have to think about what makes sense for that person.

• SSA does NOT expect CWICs to contact every beneficiary on a regular pro-active basis. Do what is necessary to help the person move forward along the continuum toward employment!

• The most common situations in which standard 30-60-90 day (or similar) follow-up schedules should be used are when a PASS plan is being developed/managed, and for individuals who have recently become employed.

• Be aware that excessive pro-active contacts may be viewed as annoying or intrusive. If you call, do so after work hours. Try to use email whenever possible. Even snail mail can be effective
Periodic Follow-Up

• Most follow-up contacts will be triggered by critical transition points. CWICs need to know what points apply to each beneficiary and should plan for contacts when these points are near.

• In some cases, the CWIC will have to wait for the beneficiary to indicate when transition points have been reached. CWICs must clearly describe the points at which beneficiaries are expected to make contact and WHY contact is necessary. This should be clearly documented in a WIP.

• If you don’t hear from someone who is in the employment preparatory stage or job search stage by the time you would have expected for a transition point to occur – call them!
Relying on the Employment Support Team

• CWICs cannot support beneficiaries in isolation – you must work closely with other members of each person’s employment support team and keep lines of communication open at all times.

• If beneficiaries do not respond to your attempts to make contact, contact members of the employment support team. Make certain you have obtained signed releases allowing you to share information.

• VR counselors, supported employment professionals, case managers, etc. are essential contacts for CWICs. CWICs must develop working relationships with these people if we are to achieve our shared goal of promoting employment and enhancing self-sufficiency.
Reminders

• Be prepared to identify where a beneficiary currently is on the continuum and develop strategies to help them to move forward.

• WIPA clients do not always follow a straight path through each of the stages on the employment continuum.

• Some beneficiaries will leap two steps ahead and go directly from contemplation to employment, and others will chug along one step at a time.

• Remember that sometimes backward progress must be made before forward progress can continue.

• Every beneficiary has a unique set of circumstances and needs – CWICs must be flexible!