

# Interpreting BPQYs

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# Training Objectives

**After this training, participants should be able to:**

- Describe why BPQYs are necessary and identify which beneficiaries require a BPQY.
- Identify specific strategies for procuring BPQYs from Social Security.
- Describe what information is contained in each section of the BPQY.
- Identify the limits of the BPQY and what information is not contained in this report.
- Identify three main situations in which BPQYs may contain confusing information and describe strategies for making correct interpretations.

# What is a BPQY?

- BPQY (SSA-2459) stands for Benefits Planning Query. It is a specialized report from Social Security computer files that provides information needed to conduct work incentives counseling.
- The BPQY report is updated periodically. The most current BPQY report is version 5.2 which was released on July 19, 2012.
- The BPQY has an associated handbook which can be found at:  
[http://www.ssa.gov/disabilityresearch/documents/BPQY\\_Handbook\\_Version%205.2\\_7.19.2012.pdf](http://www.ssa.gov/disabilityresearch/documents/BPQY_Handbook_Version%205.2_7.19.2012.pdf)

# Why is a BPQY necessary?

The BPQY is a tool used to facilitate accurate and comprehensive work incentives counseling. It will verify:

1. The type and amount of Social Security disability benefit(s) received;
2. Some Medicare/Medicaid information; and
3. Information Social Security has about past work and work incentive usage.

**WARNING: The BPQY does NOT provide all the information a CWIC may need!!**

# Who needs a BPQY?

- Quite simply, ANY Social Security beneficiary who is going to receive individualized work incentives counseling should have a BPQY report generated before counseling begins.
- Some beneficiaries will require MORE information from Social Security than is provided on the BPQY. The BPQY is the starting point for verification – not the end!
- Additional verification will be needed if other benefits are received (SNAP, HUD housing subsidies, etc.)

# Requesting a BPQY

- Social Security strongly encourages beneficiaries to request their BPQY. WIPA staff should provide guidance and support to beneficiaries as to how to request using the Social Security toll free line at 1-800-772-1213 or going to the local Social Security office.
- If the beneficiary is unable to do this, or if there is undue delay, CWICs may request the BPQY (on behalf of the beneficiary) directly from the Field Office serving the beneficiary or through the 800 # per current instructions. WIPA projects should not batch the requests.

# Requesting a BPQY

- Signed Consent for Release of Information form (SSA-3288) must be submitted to Social Security if the BPQY will be sent to anyone other than the beneficiary and/or representative payee.
- Two 3288s must be submitted and they must be completed in a certain way in order to meet Social Security's specifications. See examples in the BPQY Handbook and handouts.

# Important Tips for Obtaining BPQYs

- If the beneficiary requests the BPQY, make sure he/she is prepared to clarify with Social Security personnel. Referencing the Red Book is highly recommended. No releases are necessary in these cases.
- CWICs should ask local Social Security offices how they prefer to process BPQY requests in advance. Discuss this with local WILs and/or AWICs and follow instructions.
- In general, Social Security offices will want faxed 3288s and will respond by fax or mail.
- Social Security should not charge a fee for producing BPQYs when requested by WIPAs or beneficiaries.
- Work with the AWIC to resolve problems.

# **Let's review the current BPQY format section by section.**

Please have the BPQY Handbook open as a reference.

# Limits of the BPQY

- BPQYs only provide SOME information CWICs need. You still need to conduct a thorough information gathering interview and verify using other sources.
- Social Security can only verify information they are aware of – unreported or undeveloped employment or work incentives information will be missing.
- BPQYs are a snapshot in time – as circumstances change, so will the information on the BPQY.
- Like all computerized reports, errors will occur. Be prepared to spot omissions and inconsistencies.

# What You Will NOT Find on the BPQY

- Reasons for reduction in SSI and differences in full amount & net amount of benefits (mostly Title II), except overpayment recovery.
- Medicare Part D enrollment or any information related to low-income subsidy eligibility.
- Specific information about Medicaid eligibility categories beyond SSI conduit.
- Information about beneficiary's spouse and dependents (other than total amount of benefits).
- Verification of EXR status.

# Tips for Checking the Accuracy of BPQYs

1. Never assume all of the information will be correct – actively look for missing or inaccurate data.
2. Review the BPQY with the beneficiary and/or representative payee and ask questions about any inconsistencies.
3. Get help interpreting BPQYs from your VCU TA Liaison.

# Tips for Checking the Accuracy of BPQYs

4. The beneficiary should contact Social Security, with assistance from WIPA staff as needed, to clarify any and all inconsistencies. Check with local Social Security offices to find out who should be contacted.
5. Work with your AWIC when needed.

# Interpreting Confusing BPQYs: Earned Income Problems

- Annualized earnings are listed in the past five years, but no month-by-month break-down in pay is listed.
- Annualized earnings are listed and some month-by-month break-downs are shown, but no TWP months are showing as having been used when wages appear to exceed the guideline.
- Annualized earnings are listed but beneficiary insists that no work has been performed.
- IRWEs are showing on page two but the countable income and the gross wages are the same under the month-by-month breakdown.

# Interpreting Confusing BPQYs: Beneficiaries Who Get Two Checks

- Concurrent beneficiaries should show both the SSI and the Title II disability benefits on the same BPQY.
- Remember that SSI counts wages when paid, not when earned, while the Title II benefits do the exact opposite. Monthly wage break-downs will not always match.
- Dually entitled Title II beneficiaries will need two separate BPQYs requested – one under each SSN.
- The BPQY will only pull information from disability files. If the person gets a Title II benefits unrelated to disability, it will not show up.
- Dually entitled Title II disability beneficiaries have two TWPs which may not run exactly in tandem. Only one shows on a BPQY.

# Interpreting Confusing BPQYs: Monthly Benefit is Reduced

- SSI cash payments may be reduced by ISM, deeming, other unearned income, earned income, eligible couple status, overpayment recovery or a combination of reasons.
- Title II disability payments may be reduced due to Medicare premiums, child support/alimony, voluntary federal tax withholding, IRS or other federal program levy, PDB offset, overpayment recovery, or a combination of reasons.
- Beneficiaries will need to contact Social Security, or CWICs may contact on their behalf, to research WHY benefits are being reduced!

# Other Strange Things

What do you think these things could mean?

- The date of entitlement is after the dates listed for TWP usage.
- SSI recipient shows “disallowed claim” on Title II side.
- SSDI beneficiary showing “terminated” on SSI side.
- The SGA amount shown on the BPQY is not current.
- No place for monthly break-down in the last five years of wages is shown.
- CDB payment is really small, but no eligibility shows on the SSI side.
- Adult SSI recipient is listed as a disabled child.

# Sharing BPQYs

- The beneficiary may share the BPQY with anyone he/she chooses.
- WIPA staff should not share the BPQY report with anyone except the beneficiary. ALWAYS give the beneficiary a copy!
- If you send a BPQY to your VCU TA Liaison you must remove all PII from the report.

# Final Words

- Some BPQYs tell you more by what is MISSING, than what is included.
- Learning to interpret BPQYs is really a matter of knowing what to look for and how to spot clues to potential problems or inconsistencies.
- Never assume that information on the BPQY is correct!
- Getting a BPQY does not mean that you or the beneficiary will never have to talk to Social Security.
- Getting a BPQY does not mean that you do not need to perform full information gathering.