

Part 4: Understanding the Supplemental Security Income (SSI) Program

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>> Thank you for joining us this morning. I notice that people are beginning to sign in. We will start at the top of the hour. What we have on the screen are hints, topics, items if you are new to Zoom or been a while since you have been on a Zoom session, again you will be muted. Take your pick, headphones or calling in with your cell phone or desk phone, take your pick on the method. They all seem to work fairly well. If you are having difficulty, although we have listed the phone numbers please send a chat to the participant and we will help you sort through that. If you have questions as the presentation is going along, add those in the Q and A box. We will get answers to all of the questions. And then when we post the webinar and the captioning transcript, et cetera, we will post all the answers to all of your questions. And that will be the sequence actually for these series of webinars about benefits.

So please if you have a question as we are going along, put it in the Q and A box. We for certain will get answers. Ms. Miller has graciously agreed to answer all your questions and we will post those on the E3 site.

So we will get going here in approximately -- what do we have here? Three to four minutes. Right at the top of the hour. Five minutes. So see everyone then. Thank you very much.

We'd also like to mention these webinars are part of the project E3 which has been graciously funded by the Rehabilitation Services Administration through the Department of Education. And the opinions expressed on this webinar are solely those of the presenter and in no way should be construed as representing or endorsed by U.S. Department of Education.

And again -- and those of you not familiar with project E3 again you can read the slide. Our focus is working with state VR agencies on helping them improve their outreach and application and eligibility determination and service to our groups of individuals with disabilities. In this case specifically in low income/poverty communities and this webinar ties in with our objectives with providing you information that you can use in conversations with consumers to better understand Social Security and implications of going to work for those individuals that are on benefits.

We will get started in just a few minutes. In the chat box for those of you that have signed on in the chat box, Jen has

put a link to the PowerPoint slides for this presentation. So if you would like to upload those and follow along please click on the link that's in the chat box. Thanks very much.

(Pause).

>> Welcome to this morning's session on Introduction to Social Security disability benefits programs, work incentives, and employment supports. The presenter this morning is Lucy Miller. And as I have been noting for those of you who have signed in early that this will take approximately one hour. So that if you have a question please enter it in the Q and A box. We don't believe we will have time to answer questions at the end other than perhaps one question. We will collect all the questions. We will get answers to all of those questions. And we will be posting the questions and the subsequent answers on the community of practice website, the project E3 community of practice. You can find that at [projecte3.com](http://projecte3.com).

There you will be able to find the recording of this entire webinar as well as the questions and answers. So please visit that after the session in approximately a week or so.

So we will get started and thank you very much for joining us this morning.

>> LUCY MILLER: Hello. And welcome to the introduction to Social Security Disability Benefit Program and Work Incentives. My name is Lucy Miller. And I am one of the staff at Virginia Commonwealth University's WIPA national training and data center. And WIPA stands for the Work Incentive Planning and Assistance. That's a national program funded by the Social Security Administration that I will explain throughout the course of this particular lesson. This web course has six individual lessons and each lesson is about an hour. And I will be your presenter for all six lessons.

So in this lesson, lesson 1 we will be covering the problem of unemployment among Social Security Disability beneficiaries. And we will be spending a lot of time describing how WIPA the work incentive planning and assistance program is a major part of the solution to that problem.

So without further ado let's take a look at the objective that we hope we will achieve in the next hour.

So, first of all, we hope that by the end of this lesson that you will have a better understanding of the issue of poverty as it affects disability beneficiaries, meaning beneficiaries of the Social Security Disability program. And also to have an understanding of the efforts that Social Security has implemented to address the problem of disability and poverty being connected. Secondly, we are going to define financial stability and describe how employment supports that particular goal, how employment for disability beneficiaries

leads to greater financial stability.

Third, we'll identify the key provisions of the ticket to work program and describe the role of networks. Now many of you probably work for employment networks or other agencies that help support people with disabilities in employment. So that part of this lesson may be very familiar to you.

Fourth, we hope that you will be able to describe the key components of the WIPA program. That's the Work Incentive Planning and Assistance program. And also describe the role of the professionals who work within that program.

Folks that we refer to as CWICs. That stands for Community Work Incentive Coordinators.

again another acronym that stands for Community Work Incentive Coordinators. We hope that you'll be able to see how CWICs who work for the WIPA programs really are part of the employment support team surrounding beneficiaries. You'll have an understanding of how CWICs work collaboratively with other members of that team.

And then finally we're going to talk a little bit about how various stakeholders can work with WIPA projects to support their shared goals. All of us probably have the same goal which is to help beneficiaries maintain employment and to generate money which leads to a better and more stable financial outcome for them.

Social Security Disability Beneficiaries are People Who ...

So to get started let's talk a little bit about who Social Security disability beneficiaries are. Some of you may have a lot of experience working with beneficiaries but others may not so let's get all on the same page and understand some common characteristics of individuals in this population.

First of all, beneficiaries of Social Security's Disability Programs have very significant disabilities. I think in the world today a lot of Americans may not understand what it takes to be found eligible for these programs. These are programs for people with significant disabilities, not folks that are struggling perhaps with mild impairments or conditions. As you will see in lesson two in particular, what folks go through during the application and eligibility determine process is significant and these programs really are for people that are very significantly impacted by a disability or multiple disabilities.

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Secondly, these people who are receiving these benefits have typically proven to the Social Security Administration that they're really unable to support themselves by working because of the disability. These really are income support programs or income replacement programs so it isn't just that you have to have a significant disability to qualify but that disability has to be causing that individual to be unable to work at a level that would be self-supporting. Again we'll talk about that a lot more in lesson two but it is something to understand. In the United States the definition of disability for Social Security is inextricably intertwined with the ability to work. It isn't just a medical determination. It really is also looking at how that disability causes someone to be unable to work at a level that would allow them to be financially independent.

Third, a lot of people on disability benefits either have little work experience or they maybe have work experience but they may have become disabled later in life and many disability beneficiaries have been out of work a long time. That's something to think about when your goal is to help individuals go to work at a self-supporting level perhaps for the first time in their whole lives or coming back into the workforce after a long separation. These are things that this population definitely has in common.

Finally because of the disability many of the beneficiaries are struggling financially. Some of the disability programs as you will see one in particular supplemental security income or SSI these are means tested programs so in order to qualify individuals are going to have very little income and few if any assets or resources. Those individuals are at very low levels of benefits and typical are not working so they may be struggling financially.

The other benefit program, Social Security disability insurance for a lot of people on that benefit they have had to quit jobs. They may have been struggling to be found eligible for benefits for months, sometimes years and in the ensuing time since they quit work all of their resources have been depleted so lots of people receiving benefits in these programs have spent their savings. They may have very little other than their

disability benefit to live on and it's something to know that this population typically, not all but typically, is struggling financially.

So there is a significant relationship between poverty and disability. And from the previous slide, you can see why that connection is there. Some very depressing statistics I'm sorry to say are shown on this slide, but again it is something that all of us need to understand as we work together to help people with disabilities go to work and support themselves by working.

First of all, it is important to note that the poverty rate for people with disabilities is more than twice the poverty rate for the rest of our population in this country. And that is a compelling statistic. So poverty is prevalent in disability. More than 70% of SSI recipients and remember that stands for supplemental security income, that's the disability program that means-tested within the Social Security benefits pool. So 70% of those folks are below the federal poverty limit. That's a pretty low standard. And that's a pretty high percentage of those beneficiaries to be at that level. 30% of the Title II disability beneficiaries are also having income below the federal poverty level. Again you see high levels of poverty in the disability beneficiary population. So only about 13% of the Social Security and the SSI disability beneficiaries earned at least \$1,000 in 2011. When you look at that statistic that's pretty startling. That means that 70% of the disability beneficiaries earned nothing at all or earned less than \$1,000. And that's for a whole year. Not for a month.

So we are seeing here that attachment to work within this population, we have got a lot of work to do. Those are pretty low levels of employment. And for those who are working, the level of earnings is really low. And again most of us in this country we support ourselves by working. So if you are not working, you are relying on these disability benefits. You can see why that might lead to some very high levels of poverty and people who are struggling again financially. Those who work, the last piece of this particular statistic, averaged \$637 a month in that year. Think about that. If you are living on \$637 of wages a month, gross wages, that's low income. That would be a struggle. Most of us would not even really be able to conceive of what that might be like. But that's what is characterizing this population.

So what are the causes of unemployment among this population? Well, there are three main reasons and for many people, they are all interrelated. The lack of service and support that folks need to be successfully employed is significant, is a significant problem. People with disabilities

often need help getting a job and keeping a job. Help from state VR agencies, help from VNs, help from supportive employment providers and other agencies out there. Beneficiaries may not have access to services that meet their needs and this is a barrier. This is why one of the reasons why unemployment is so high among this population.

Second fear of losing those disability benefits and the health insurance that comes with the benefits is a major barrier. For any of you who are helping people with disabilities get jobs you have had conversations with individuals about how frightened they are that going to work will cost a lot of really important lifelines, monthly check and with that you get the Medicaid or Medicare, that really critical health insurance coverage and people with disabilities understandably are afraid that going to work will cause a loss of those benefits, a significant reduction and certainly a loss of health care. So it is something we have to consider when we are helping people go back to work or go to work for the first time.

And then finally on this slide, beneficiaries may believe that they are incapable of working due to their disability or certainly incapable of working at a level that would be self-supporting and there are all kinds of reasons for that. When you go through the Social Security Disability benefits application process, there is that significant attachment of work and disability. And so folks come through that process, they are really concerned that their disability is going to make it impossible for them to work at any kind of level that would be self-supporting. So we have a lot of work to do here with these three issues.

So Social Security is very well aware of these barriers. And for many years the agency has been doing a variety of things to promote employment and improve the financial stability of the disability beneficiary. We are going to talk about some of the initiatives that are very recent rather than focusing on the long history. There are lots of things that have been going on over a period of years to help folks with disabilities go back to work or work for the first time. On this slide some of the most important recent programs, we will talk about each one in detail, including the ticket to work program. The second one here is protection and advocacy for beneficiaries of Social Security, another acronym. If you are not used to it already, you need to get accustomed to this, lots and lots of acronyms. And we refer to this program as PABSS and the Work Incentive Planning and Assistance program, WIPA. The ticket to work program, many of you may be working for state VR agencies or employment networks. And you may already have a basic

familiarity with this really important program, ticket to work program. It was created as part of the Ticket to Work and Work Incentive Improvement Act of 1999. And it is hard to believe that it was that long ago that this landmark legislation was passed. We refer to it as shorthand as ticket legislation.

What does this program do? It provided beneficiaries with expanded access to service providers what under the ticket program we refer to as the employment network or EN and start VR agencies that help beneficiaries prepare for employment, help beneficiaries get jobs and be successful in maintaining employment over I am with that broader goal being greater financial independence. The ticket program also provides while the individual is receiving the services and using their ticket an exemption from medical disability reviews as long as that ticket is considered to be in use and certain progress standards are met.

Again in lesson 2 we are going to talk a lot more about the components within the Social Security program like the continuing medical review or CMR that all beneficiaries have once you are on benefits you are not in for life. You have to continue to go through medical reviews to document to the Social Security Administration that you continue to be meeting the disability standard. And one of the benefits of using your ticket in the ticket program is that while you are making certain progress you will not be subject to the medical disability review process. And that's a major benefit for a lot of people receiving Social Security Disability benefits. There is a lot of fear of those medical reviews. And in this program, you are -- you don't have to go through those reviews as long as your ticket is good.

Let's talk about the next program, Protection, and Advocacy for Beneficiaries of Social Security, PABSS. This helps people receive SSI or Social Security Disability insurance, referred to as SSDI who has a disability related employment issue. It expanded the networks of protection and advocacy program to really focus on beneficiaries, Social Security Disability beneficiaries who have perhaps a barrier to employment. That is advocacy related. So the PABSS advocates can provide legal support and referral to help beneficiaries resolve employment related concerns. They vary widely for states. For you, in your home state if you need to find out more about how your PABSS operates you would want to contact your state protection and advocacy program for more information.

Now, this is kind of a nice segway for me to make some reminders to those of you listening to this to be sure that you are looking at the additional resource under each lesson. There are readings that we hope you have already read before you are

watching this video and participating in the lectures, but there is also in every lesson a long list of additional resources. And for this lesson, we have listed lots of resources that you can look at to help you understand the PABSS program in general but also to assign the contact information for your PABSS program in your state so that you can go to their website and read specifically what your state program does. Because they all do vary to some extent. So you will need to do a little bit of research but hopefully, we have made that somewhat easier to do.

So now let's talk about the WIPA program. The Work Incentive Planning and Assistance and all three of these programs were created by that ticket legislation that was signed by the President in 1999 and really became operational in the year 2000. So the WIPA program was created by that legislation and the purpose of this program was to help with that one barrier we discussed a couple of slides back related to how fearful beneficiaries are that paid employment will cause the loss of critical income support programs like SSI or the cash benefits they are receiving under SSDI and the Medicaid and their Medicare. Under the WIPA program, there has been a large cadre of people all across the country to be created to be experts of what happens to your benefits when you go to work. They work with beneficiaries individually to really plan about what is going to happen to your specific benefits when you take the job that you are planning and really digging in and doing that individualized counseling.

Now Social Security is currently contracting or having cooperative agreements, that's the correct phrase, with 83 different (inaudible) all across the nation and U.S. territories to provide (inaudible). So that's an important point to understand right there. Social Security -- they don't provide these services. They pay to these organizations to deliver this important self-service. Now the WIPA program as we indicated earlier are staffed by experts and these experts are called Community Work Incentive Coordinators and these folks go through some incentives training and evaluation in Medicaid and Medicare as well as other income support programs that beneficiaries may be receiving which is SNAP, which is the bootstrap program or HUD housing subsidies. People are trained to help beneficiaries understand how a job would affect those with support income, support programs, and health insurance.

We will go over a list of all the different services that WIPA providers deliver towards the end of this lesson.

Now to date the WIPA projects across the country because they have been operational since about the year 2000 have served more than 750,000 individuals with disabilities. So that's a



lot. There is a lot of impact there. And really continuing to work on that one barrier that is all about the fear that beneficiaries have that working will somehow negatively impact their ability to support themselves with that benefit check and the fear of loss of Medicaid and Medicare.

So let's take a look at the WIPA program. Let's begin a little bit so you will have a stronger understanding of how this service works and what the folks you serve can get out of this program if they are referring.

The first thing to understand, WIPA is very focused benefits counseling. Focus on work issues. We always say that WIPA is all about work. And the mission of the WIPA program here on this slide is to promote employment and financial independence for beneficiaries of the Social Security Disability benefits program. So it isn't just benefit counseling, helping you understand how the disability benefits work or how to apply for those benefits, it is not that at all. It is really employment focused. Like a laser beam. That's what these people focus on. Let's help beneficiaries understand the impact of paid employment on these benefits with the mission of helping people work to the greatest extent possible and to experience much better financial outcomes at the end of the day.

So here are some of the objectives that the WIPA project and the CWIC have in their minds. Our mission is to increase the number of Social Security Disability beneficiaries who engage in paid employment or self-employment. And really that's all about helping folks dispel a lot of that mythology that's out there that's causing people to be fearful and may cause people not to work because of that fear.

So hopefully provide some correct information and current beneficiaries for beneficiaries will choose to engage. Our mission is to support beneficiaries in maintaining employment or self-employment over time. That's a critical thing to understand, too. It isn't just about helping that person take that first step along the employment continuum, but to take the next step and the step after that and to move forward into self-sustaining employment to be successful over time.

It doesn't do anyone any good if the beneficiary is able to get a job but then not able to maintain it. So you will see when we talk about WIPA services being proactive and long term in nature, that's what we are really getting at here. Helping people in employment and be successful in employment. We hope to provide accurate and timely work incentive planning and assistance services that enable beneficiaries to increase their earning capacity over time and maximize the financial benefits of life. So again it isn't just about taking that first step on a road to employment. It is about maintaining to move forward.

It is about continuing to get jobs that pay better, more hours, and for moving out, that transition from dependence on benefits to a self-supporting life of working. And that's really our ultimate goal.

Fourth, we hope to reduce beneficiary dependence on the Social Security Disability benefits and other income support programs that we mentioned earlier. And remember that's really the goal of all of this. Poverty and disability benefits, those things going together. Poverty is not a good thing. People still struggle and earn more over time, that leads to a much better financial outcome. That's what we are working on over time. And finally, the global mission is to increase the financial independence and the stability of beneficiaries through that self-sustained employment, asset development and improved management of resources. And that -- those of you participating in this course didn't realize that the larger goal of financial independence and stability with the program. Yes, it is benefits counseling. Yes, it is employment focused benefits counseling. But the broader outcome that we want to achieve is a group of people who are more financially independent and more stable through employment. That's the end goal that we are trying to change.

So there are some key characteristics of the WIPA program that you are familiar with or aware of. And here on this slide, you can see these four characteristics and I will explain each one. First, the entire program is based on collaborative partnerships. This isn't where a CWIC takes a beneficiary off to an office and by themselves delivers counseling. This tends to be a very collaborative service where the CWIC works not only with the beneficiary but with all of those members of the employment support team so that everyone understands the impact of that individual employment goal on that individual. Second, we described in the previous slide focused on putting that larger financial stability and independence of each disability beneficiary. Not just about getting a job, right? It is about really having that more global, better financial outcome based on work. Third, WIPA services are individualized and intensive and ongoing. This isn't supposed to be sort of global information and referral where it may be taking large groups of beneficiaries. That's part of WIPA services but that's not the real meat. Individuals meeting with a specific human being looking at very unique employment goals, very unique benefits situation and explaining that in a very customized and individualized way. And finally, WIPA services are delivered by this cadre of very skilled people. We refer to a CWIC who has been trained and have ongoing training requirements and gone through a pretty rigorous assessment and certification process.

As you will see by the time you have finished these six lessons it is complicated. It is highly government regulation that surrounds the benefits and that the impact of work can be complicated. So it requires a group of very trained and certified professionals to be able to deliver professional counseling. That's really that piece of the WIPA program.

So let's look at this one. So what do we mean about the collaborative partnership? Well, again we don't want to take a beneficiary and go sit in an office and just have that counseling be with the beneficiary and no one else. Everyone who is supporting a beneficiary to achieve a goal needs to be aware of the impact of that personal goal on their benefits so we can all work together to support that individual to achieve their end goal. The other issue is there are lots of work incentives built into these benefits programs, several of which actually can help a beneficiary achieve their goal. We will go over those in lesson 4 and 5 in particular. But they are sprinkled out throughout the disability benefits program. Interesting work incentives that can be part of the achievement of that occupational goal and you will see that moving forward.

So what are the other agencies which (inaudible)? Employment network, state VR agencies, the overwhelming majority of people are receiving services by either MDS or state VR agency. There is an overlap that has program, protection, and advocacy for beneficiaries and Social Security. American job centers, certainly staff there provide valuable services that the folks with the project avail themselves of. Public school systems as you will learn WIPA programs can serve all the way down to the age of 14. That may not have been something that you knew. So many of the folks that are engaged in school. Special education programs, those staff need to understand how that goal might affect their benefits and then other public disability services providers who are private community rehabilitation providers, anyone who is engaged in serving a person with disabilities can be a part of that employment support for that individual. And the WIPA project serving of that person would need to know all of those agencies that should be reaching out. Again we are all supposed to work together to achieve that common goal which is the financial independence and stability through successful employment.

So through the WIPA services, as we said several times the end goal is financial stability. So probably a good idea that we explain what that means. So when we are working with beneficiaries, CWIC has to keep that bigger picture in mind while promoting employment, the more important outcomes include financial stability. It is a bigger picture than just that job. Employment is certainly a means to that end. But attaining true

financial stability is more than just getting a job. And, you know, all of us understand that, right? It is all about managing your money that you have earned. It is about other factors in your life, like having health insurance that meets your needs. You may have family members that are dependent on you. Lots of things to consider. And part of this job is to look at that bigger picture, not just to be narrowly focused on the job, getting a job. But to work with people long term, stable financial outcome.

But defining financial stability within the WIPA program this slide explains to you how it is going to work. If having enough money to avoid lifelong poverty or reduce or eliminate dependence on disability benefits. Have enough to maintain your -- having enough income to live independently or as independently as possible and to pursue a chosen lifestyle. When you are living in poverty, these are things that you are constrained against. You can't achieve that lifestyle that you may have at your training. But as you work and achieve greater financial independence those are things that -- those things can come true. Maintaining employment that meets an individual's economic or personal goal, provides fringe benefits, vacation time, sick time, medical insurance and that offering long-term security. These are things that all of us are seeking in terms of financial independence and stability.

Next is having the ability to manage your own finances to save for the future, to access support that's necessary, to make sound financial plans and finally the beneficiaries, in particular, is the power and ability to manage your own benefits to the extent that you retain some of these benefits as you go to work. That includes monitoring the use of work incentives and recording your wages. And in the case of some Social Security programs other relevant information so that your benefits aren't messed up and everything stays straight and that you conclude that transition against or dependence on those benefits to that more independent life. When we are delivering work incentives planning and assistance services the real power, the jewel I guess within the WIPA program is the individualized services that we would provide. Really the cornerstone of the WIPA program and it includes lots of different things, but on this slide, we can summarize the most important aspect of the service. It is in-depth, personalized benefits analysis that covers all federal, state and local benefits. So it is bigger than just Social Security Disability benefits.

Lots of people that we serve receive other types of income support programs, as we mentioned things like SNAP or housing support through federal, state or local programs and lots of other things, too, like unemployment insurance, workers'

compensation. There may be lots of other things that play with a specific beneficiary that needs to be aware of and needs to be provided individualized counseling around. Customized counseling within this service about the impact of work on all of those federal, state or local benefits and the result of that analysis of that counseling is a written comprehensive report that we call a benefits summary and analysis. Here is another acronym, BS and A. And BS and A is not less service. It is kind of the documentation of the service. It is a written report that identifies all of the different benefits that could be affected by working and makes recommendations to the beneficiary about work incentives that could be used to achieve the occupational goal. It provides detailed and specific information about how that individual's employment goal would affect their constellation of benefits and if the report that can be shared. It is a report that anyone who is in the employment support circle around that beneficiary should have a copy with the beneficiary's permission, of course. So that we are all singing from the same page from the hymnal and everyone knows what to expect and everyone knows what specific work incentives are available to that individual that could help them achieve their goal may be more quickly or remove some barriers.

Finally, the assistance with identifying, developing, utilizing and managing all of these work incentives. All of them are different. Some of them are pretty complicated. And the value of that really trained, well experienced CWIC that they understand how all of those programs work, how all of these programs interact with one another. And they are that local expert that can provide that advice to the beneficiary to achieve that employment goal, long-term goal of greater financial independence or stability. Assistance with resolving problems related to benefit, I know in a perfect world we would all hope that nobody's benefits gets messed up or problems occur but in real life, this is what happens.

With the WIPA CWICs out when something occurs that's problematic you have an expert there to jump in and to help. Now our focus is primarily on issues related to employment. But for beneficiaries who are a high priority and receiving WIPA services and other benefits issues, not just employment-related issues, and these things can get kind of complicated. It is nice to know that you do have someone within your state that can assist with problems as they arise. We help a lot with identifying and resolving barriers that beneficiaries may experience in getting a job or keeping a job. And again this is another service that we offer that folks may not be aware of. We will be able to talk with the beneficiary about here is your goal. What are the problems that you foresee and not just

benefits-related problems but other barriers or issues that might pop up? And we are here to provide that information and referral to get any barrier that a person is experiencing that's causing them not to be successful in getting a job or keeping a job to overcome those and that's what a CWIC is.

We can make referrals for needed services and supports with a particular emphasis on meeting employment needs. We can go beyond that and training and supports on providing that information to Social Security and the other administering agencies that are critically important. To avoid problems with any of the federal state and local benefits there has to be communication between the beneficiary and that -- those agencies. CWICs are experts in that area. They will provide information to the beneficiary about how to communicate with Social Security and other agencies and how to report wages and other relevant information. Some benefits do require reporting beyond earnings. And we are standing behind the beneficiaries, watching, supporting and making sure that things go well and that there are problems that occur and see what's there to help resolve them.

So one of the things that I don't think a lot of folks are aware of is how ongoing WIPA services can be and how proactive CWICs are in providing the services that they provide. Many beneficiaries need more than just that initial counseling, the development of that benefits summary and analysis reports, a lot of people, particularly folks once they become employees they need that ongoing checkup. They need that CWIC to be sending an email, calling them on the phone, checking to see how are things going, any issues, have you gotten any letters from Social Security that we need to be aware of, and just providing that support, that stable, ongoing support to avoid problems and resolve problems.

Now ongoing follow-up in the WIPA program is guided by a written plan. This is probably no different from the way you provide your services in the agency that you work for. In human services a written plan is very common. State VR agencies provide a plan and WIPAs do, too, a work incentive plan and it is benefits focused around employment issues, but certainly can include some other things as well. When we are meeting with beneficiaries we are looking long term. What is the interaction you need from me, the CWIC, to support you to be successful over time? And as time goes on that work incentive plan is revised as goals and objectives are achieved, new goals and objectives are identified and the CWIC works through those over time.

Now follow-up again in the WIPA program is to be based on an individual's specific needs. It isn't cookie cutter. Isn't one size fits all. Some people require a lot of long-term support,

maybe during a tenth of support over a long period of time. Other people might need intensive support for a very short period of time. Other people may need sort of regular checkups, kind of a low-intensity schedule over a period of time. The sky is the limit on this. It really is about what does that particular human being need, what are their goals, and then the CWIC develops that follow-up plan based on that specific person and what they need.

That's follow-up. So let's take a look at the fact that WIPA services are delivered by this cadre of experts as I describe them. These are CWICs and this is a tough job and it requires a great deal of intensive training. There are ongoing training requirements for these professionals. And a pretty rigorous testing and assessment process that's required to achieve the certification, this is Social Security designed certification. To provide CWI -- WIPA services, CWICs have to receive a level 5 Federal Government suitability determination. That's a pretty intensive process as well. That's like a security clearance type of thing. And everyone who is delivering the services under the WIPA banner has to have achieved this suitability clearance. These staff people also have to complete initial training that is rigorous. It is five full days of training and a two-part assessment process to achieve just initial certification. There are even some supplementary trainings that have to be completed after that initial training is done in order to achieve certification.

So information and being competent in this job is critically important and a CWIC never graduates. They become initially certified but there are ongoing training requirements as well. We call these CCCs, that's continuing certification credits. And there is a certain number of these credits that a CWIC has to complete every year after they have got their certification.

Now CWICs have access to technical support by license. That's what I do. And our team is sort of a help desk for the CWICs and certified community partners that have gone through the certification process. So when you are working with beneficiaries, when a problem comes up, you get a head scratcher and you are not quite sure, you have access to one of my team members so that we can provide technical, support additional training, and it is a very valuable asset that the WIPA services and something that delineates WIPA services from other types of benefits counseling, access to ongoing training and technical support from my team.

Now for those of you who may be interested in becoming certified, in lesson 6 we will kind of provide you with a bit of an overview on that and some instructions on where you can go to get information. If you finish six lessons and you kind of

become bitten by the bug and you like this stuff and want more we will provide information about how you could become a certified community partner or work for a WIPA project.

So supporting beneficiaries in pursuit of employment is a team effort. The barriers that beneficiaries face are significant in some cases and if we don't all work together, we will never improve this situation. We will never really break that connection between poverty and disability. So disability service providers and the WIPA project share that same overarching goal and it is to promote employment and financial stability for Social Security Disability beneficiaries. If you didn't have that same goal you wouldn't be participating in this course right now. All of the stakeholders have to work together. We don't want to be working at cross purposes pulling against each other, but we got to be working collaboratively. And WIPA projects are totally unable to meet the work at counseling needs of all beneficiaries, we need your help, which is why we are offering this course, why Social Security felt like offering this course was such an important idea. And we need you to have some basic knowledge about how benefits affect beneficiaries so that we can all work together to overcome fears that beneficiaries have so that we are all providing some accurate information and helping beneficiaries understand the reality, not myths, about benefits and work, but the reality of how benefits are affected by work so that we will all be successful.

So we are here working together and we are so happy that you are participating in this course because the more you know, the more collaboratively you can work with your local WIPA provider and the more we can work with you. So what is the message if we are not all saying the same thing, if we are not all together on the message, then we are working across purposes. And the message on this slide is really what the WIPA projects are trying to communicate not just with beneficiaries but their family members and other stakeholders yourself included. We want everyone to be talking from the same place, to be communicating the same message, to be consistent. First, it is important that everyone understands paid employment and Social Security Disability benefits don't have to be mutually exclusive. Beneficiaries are very frightened that they have to choose between working and then having this wonderful safety net in the cash benefits and health insurance. That's not true. We can be much more individualized than that.

Secondly, it is possible to work even full time and keep your critical health insurance coverage like your Medicaid and/or your Medicare in almost every case. This is such a fear that beneficiaries have, that going to work for one minute is going to cause a loss of those critical health programs. That's not



true.

Even working full time it is possible to keep your Medicaid if you need it or your Medicare and we can talk about that in great detail as the six lessons roll out. Third, it is possible to work and come out ahead financially even if those income support programs are reduced. This is something that it takes all of us talking to beneficiaries about because it is human nature to look at something that is being reduced and to feel that there is a loss, rather than looking at a bigger picture which is the combining of the benefits perhaps being reduced and the wages that are being earned that key create a better financial overall than total dependence on benefits. But it is something that we need everyone to communicate consistently because beneficiaries do sometimes get focused on the reduction in those incentive programs rather than looking at the fact that their financial position is being improved significantly by wages. So we all kind of have to be cheerleaders and encouraging folks to look at the bigger picture as well. Not focusing on the reduction of income support programs.

And finally, for those beneficiaries who work their way off of benefits, and that's an ultimate goal of ours, if a person has that ability to fulfill, if something happened, if you become ill, if you lose your job, it is possible to get your benefits back again. This is such an important message. Beneficiaries believe unfortunately that it is kind of a one time per lifetime per customer deal. It isn't like that at all. Throughout the six lessons, we will reiterate practical ways that beneficiaries that let go of cash benefits because of work can get those benefits back when they are meeting if something happens and there is a separation from work or reduction of work. These are the four messages that we have to be singing and shouting from the rooftop at every opportunity.

So what can you do to help? Well, hopefully, you already have some idea of what you can do to help or you wouldn't have enrolled in this course. It helps everyone, beneficiaries, us, everyone that you serve if you can come away from this course with a very basic understanding of how earned income affects Social Security benefits and if you can explain the basics in very simple terms. No one expects you to complete these six one hour lessons and be at the level that a certified and experienced CWIC would be at. No one expects that, but it would really help us if you can have the basics down, understand the difference between the disability benefits, understanding the basics about how work affects those programs and their associated health insurance and consistently communicating the four points of our message that were on the slide previously. We hope that you will have some awareness of some of these sort

of fancy bells and whistles, work incentives that are embedded in these disability programs that can help people achieve their employment goals more quickly in a more satisfying way or that ease that transition between the dependency of benefit in a self-sustaining way. And the more you know about these specific work incentives or the more informed you are, you can help beneficiaries understand those. No one expects you to be at the certified CWIC level. If you have awareness of these special work incentives so that maybe you can identify folks who would be eligible and that will help you make referrals to benefits counseling as well. We really need your help with supporting beneficiaries to understand and comply with reporting requirements.

The No. 1 reason why people end up with problems in their benefits is that they don't understand how to communicate with Social Security or other agencies that administer the income support program. They don't know what to tell those agencies. They don't know how to do that. And while CWICs do a lot of that upfront work we need your help, too. For those of you who are on the front line helping people get jobs, the more we can all work collaboratively on this particular effort, the more we keep beneficiaries out of trouble, that whole process goal and no one ends up with benefits that are messed up because of unavoidable delay. We want you to recognize high priority WIPA candidates because we need you to make referrals. We know that you are spotting beneficiaries and helping people get jobs and that's the population of the benefits of our program.

So there you have it. We have come to the end of lesson 1. That wasn't so bad, right? So let's talk a little bit about what we covered in the past hour and what to expect. We introduced the connection, the unfortunate connection between poverty and disability. We talked a lot about why unemployment is so high for people with disabilities. We went over some of the important initiatives that Social Security has embarked through the ticket to work legislation that are hopefully making this issue of poverty and disability less of a connection by supporting employment. And we have also discussed that overarching concept of financial stability. It isn't just about getting that job, right? It is about getting the job, moving on to more hours, better jobs, the end result being more stable financial outcome for the beneficiary.

Work is part of that. The critically important part. But it is bigger than that. Wanted to make sure you understood that. And now next as we move on into lessons 2, 3, 4, 5, 6 we are going to provide you with specific information about the disability benefit programs and what happens to those benefits when people go to work.

So lesson 2 is up next. And we really advise you don't go out of order with these lessons. Move through them sequentially because the information does build on one lesson upon the next. In lesson 2 we are going to provide you with a basic overview of the disability benefits program so you have that base that you can work off of as we move into the more complex information. So there you go. That's lesson 1. We will see you in lesson 2. Thanks.

>> Thanks, Lucy. We are right up to the end of our presentation today. A couple of things, here is an additional slide that Lucy for statistics recipients, some additional resources she thought would be beneficial for you. In the chat box, Jennifer from our team has explained that you will be getting an evaluation form as well as how to obtain a CRC credit for this particular course. I will be leaving this slide up for five, ten minutes. We won't be cutting it off right at the top of the hour.

The other piece is that as Lucy talked about it, this is a course that VCU makes available to introduce people to the whole issue of employment for individuals with disabilities who are on benefits through project E3, we are making this entire sequence available to you. So rather than having to sign up for the course, you can get all those lessons through these webinars we will be offering to you over the next four months give or take. I think we might be two in one month. If you are interested in the sequence, you can go to our project E3 site. I put that in the chat at one point. We can put this there again. One of my colleagues could add it there again and you can look under the Webcast tab to see what the sequence is of the lessons that Lucy referred to.

And finally, thank you for the Q and A. Thank you for a number of questions in the chat. Particularly some of you including Lucy that helped answer a few of the questions that were in the chat. And we will compile all the questions and all the answers and when we post this webinar with the captioning and -- we will also include all the questions that you asked and all the answers that were provided.

And finally, I apologize for the sound issues in the beginning. Evidently, if I wanted to mute my phone so there wasn't background noise, apparently muting my phone killed sound for everyone. That won't happen again.

Thanks again, everyone, for participating. And as I said I will leave the slide up here for a few minutes. And we will also post this on the site. Thanks again. We are done for today. See you again, hopefully, all of you and more at Lucy's next session. Goodbye, everyone.

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