

SUPPORTING BENEFICIARIES TO TAKE THE NEXT STEP TOWARD EMPLOYMENT

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>> Good morning, everyone, and thank you for joining us again this morning, my name is Terry Donovan with the statute rehabilitation institute and as usual on these sessions, I'm joined by Heidi and Jennifer and of course Lucy Miller with Commonwealth University. As I noted, this is lesson 6 in our series on Social Security and work, a great session, a great series, today's session will be about supporting beneficiaries to take next step towards employment. For those of you that have been on before but for those of that you could be new to these sessions, we'll be answering questions during the presentation as well as at the conclusion, so if you have a question approximate for Lucy, please put that in the Q & A session, she and Heidi will be moderating that.

For those of you that are interested in CRC credit, for those of you that have registered and sustained, you will receive an e-mail from us tomorrow with instructions about how to obtain your CRC credit or even CEU's if that's a preference that you have. We'll talk a bit more about that at the conclusion when we wrap up. So with that, I think we'll go ahead and get

started.

>> LUCY MILLER: Introduction to Social Security disability benefit programs, work incentives and employment supports.

Lesson 6: Supporting beneficiaries to take the next step toward employment.

Well, congratulations to you, you are now on the last lesson in the course, so you've made your way through all of the technical material that we've covered, and we're going to finish with some really practical information that you can use to help the people that you work with get help with their benefits. We're going to provide you with lots of information about where you can go to learn more. So if you've got the bug, if you've really enjoyed this course and you want to dig in further, we've got some ideas for you. So stick with it. What do we want you to get out of this final lesson?

We're going to review with you again that message, the important message that we want you to be communicating with Social Security disability beneficiaries so that we're sure that we are reinforcing all of the same very positive news with beneficiaries about work and benefits. We hope that you'll be able to identify and describe some sources of accurate information about work and benefits for you and for the

beneficiaries that you serve.

We're going to spend most of the lesson on helping you understand how the WIPA projects work and how you can work effectively with your local WIPA provider. What are they looking for in terms of referrals, how can you identify the best candidates for WIPA services, and then lastly, we want you to understand who among the disability beneficiary population, who are the highest priority. As you can imagine, WIPA services are scarce being okay, we have funding for a minimum amount of service.

What that means is that WIPAs have to be prioritizing certain beneficiaries and are unable to provide other more intensive service, we want to make sure you're aware of what those priorities are so that you're not disappointed when you make a referral and so that beneficiaries aren't disappointed in the services they receive. Let's jump in. We really, really hope that when you work with beneficiaries, that you will be positive about the good news that you have to tell them about work and benefits. There are so many wrong ideas that people have, there's misinformation, there is mythology about all of the horrors that can happen to your benefits, and unfortunately this bad news is not correct but it's spread a lot.

So all of these folks out there have the wrong impression about work and benefits and they're afraid needlessly, they don't understand the good news. We really need you to spread the truth about how employment really does affect title 2 benefits and the SSI been facilities and their associated medical insurance, Medicare for title 2, Medicaid for SSI, and we really have to be repeating these positive messages over and over and over so that beneficiaries hear it and so that we can counter some of the very negative mythology that unfortunately is pervasive, and it's going on take a concerted effort on all of our parts to get that message out there and to have beneficiaries understand that there are lots of good things that can happen when employment is chosen.

So again, the message, now, you've seen this before, it's no different, bit like repeating this slide here now because now you've grown through all the lessons and we have taught you all of the good news, and this really is good news, right? These are all true statements that you can make that are very positive. It's possible to work and retain eligibility for cash benefits, right? You don't have to choose either work or benefit. That beneficiaries have the power to control that, it isn't an either/or situation, lots of people choose to work and

retain some of their cash benefits.

The message is about the power that the beneficiary has in order to control that. It's possible to work even full-time and keep your Medicaid and your Medicare in almost every case, so the feeling of having to sacrifice critical healthcare coverage, that's not true, you learned that in lesson 3 and 5, lots of protection for individuals who even have lost their cash payment because of work can retain those critical health insurance programs.

It's possible to work and come out ahead financially, meaning more money in your pocket even if your benefits are reduced or ceased, right? So it's all about financial stability, financial independence, helping people live self-sustaining lives through employment rather than unfortunately for many beneficiaries living in a life of poverty on the benefits. So employment is a great choice to pull yourself out of that poverty and into a more independent and stable financial position.

The last thing we really want you to stress, and we've taught it to you in the previous lessons, even if you let go of the cash benefits because of work, you work at a level that would preclude cash payments, you get fired, you are quit, you become ill, something happens and you have to pull back, there are

multiple ways for getting your benefits back again, as long as the individual retains the disability, as long as medical improvement hasn't occurred to the point that you wouldn't qualify medically, there are many ways in both of the benefit programs to get benefits back again, and in some cases quite quickly. Okay? And that you can control that. This idea that benefits are one time per customer and if I let them go I can never get them back again that's never been the case, and we really need everybody to communicate that over and over.

So what else can you do to help? I think it's really important at this juncture for us to reiterate again that the amount of knowledge and information that we've been able to help you build in this course, it's significant, but it is still limited. There are lots of details that we have not covered here. You really don't come out of? 6-lesson course prepared to do benefits counseling. You don't. You know the basics. So it's really important that you recognize the limits of your knowledge. What we're relying on you to do is to provide very generic summary information to beneficiaries and then folks that really need that intensive counseling we want you to refer to a local source of either your WIPA provider or other sorts of benefits counseling. We want you, we need you to identify

people early in the process who need that individualized counseling, folks who really are planning to go to work, we want to get to those people early, we want to dispel myths early, we want to reinforce all the good news early. So when you're encountering beneficiaries, spotting people that have a desire to work, we need you to make those referrals.

We need you to provide information to beneficiaries about where they can learn more. This course that you're participating in, remember, it's free. Beneficiaries can sign up for this course too. Maybe not everyone could benefit from this course, but there are a lot of people out there who might, so please spread the word. We're trying to get information out to anyone and everyone who could possibly use it we've provided you with links to other websites, lots of resource documents, tools, papers, a wealth of information that's almost a little overwhelming, you probably feel that way after coming into the sixth lesson in this series. We want you to share that information with beneficiaries, we want this to be wide open, we want everyone to know where they can go to get current, complete, accurate information about how benefits are affected by work.

Finally, if you are working closely with beneficiaries, we

need your help to support beneficiaries in reporting information to Social Security and helping people management their benefits. Unfortunately, many beneficiaries have lots of misinformation about what does or doesn't need to be reported and they get themselves in trouble with Social Security and unfortunately end up in an overpayment or end up suspended when that could have been avoided with a little bit of preventive perhaps care.

So a huge bonus that we have in having you come through this training is that you are the boots on the ground, you're out there working with beneficiaries, we can teach you some very quick, simple things that you can do to help beneficiaries stay on that straight and narrow and not get in trouble with Social Security and not end up with benefits messed up, which no one wants to have.

So where can you go to get basic information about benefits and work? Well, we've provided you with a couple of sources here. There are more, but these are the main ones. We don't want you to get overwhelmed, and we have here the Social Security Administration and their website is amazing. Wait until you see what all is available for public usage on Social Security's website. We also want to introduce you to the Ticket to Work help line. If you are not familiar with this call



center, there is a lot of information available at the end of the line about an individual's ticket, you can also get a travel to a WIPA practice by calling the toll free line, the Ticket to Work help line, we'll cover that in a minute. With the projects itself, where to get information about your local WIPA project and what they can do to help, and you may have local sources of benefits counseling, lots of states do, that it isn't just WIPA, there are other sources so that you're not overwhelming the one source of benefits counseling available. Lots of states have multiple certified, trained, competent people to help. And then you certainly have access to your protection and advocacy for beneficiaries of Social Security or PABSS. Let's look at these individually.

Social Security has a wonderful toll-free line, we've provided the number here. You can conduct some business 24 hours a day. If you need to speak with a live human being, you can call between 7:00 a.m. 7:00 p.m. Monday through Friday. I would recommend staying away from the first day of the month, if you've ever noticed with working with Social Security, that's a really high volume day, and I typically have best luck calling either very early in the morning or later on in the evening, but the call center people that work for this toll-free line for

Social Security are trained in a wide variety of areas and they've been trained in my experience in lots of information. We recommend you don't use the basic line to report Social Security stuff, we'll cover that in a minute, but it's a wonderful source for information if you're asking for certain questions. Social Security's website is amazing and we've provided you with the web link here.

You need to pop on there and play around on it a little bit. There's a wonderful My social security feature, I think we mentioned that in lesson 2, and even you, you may not be a beneficiary, but even you should probably set up a My Social Security account, I have one, and it helps you check your work records, your credit, lots of information, and it's very helpful for beneficiaries as well, there are a million publications available on Social Security's website, and their public affairs office does an outstanding job of taking very complex information and kind of boiling it down to the essentials and writing really simple user friendly brochures and other publications, and throughout this lesson you've probably noticed that we've relied on a lot of these publications for your reading because we don't want to overwhelm you either, we want to give you a general overview and social security publications

are extremely valuable in that way.

Some of the publications are available are to be ordered, you can get paper copies, the website will give you instructions about that. Some of the longer publications like the big publication called Understanding SSI or The Red Book, which we've focused on a lot during this training, those aren't really available in print format because they're long and it's so expensive to print. They're only available online, but you can certainly print them off on your own computer.

Then you have the work site, we've provided the link there, and the work site is very valuable for providing information about the Ticket to Work, employment support programs, work incentives, it's really focused on disability beneficiaries with an interest in working and meeting the informational needs of that population.

Now, you can find your local field offices, also we provided a locator here, it's really important for you to understand that beneficiaries are assigned to a field office based on their zip code, where they live, and it's important that you conduct your business at the local field office that owns your case, so you don't want to go to the wrong office.

Now, there are times that going to the local office, we

wouldn't suggest it, it's a time-consuming process, lots and lots of people are there waiting in line, needing to speak with the Social Security employees, but there are times at which a local visit is the best way to get information provided, to get a problem resolved and see what they can help you understand when a visit to the local office would be necessary as well. So please go on Social Security's website and spend some time looking around because the amount of information that's available is amazing, and they've done an outstanding job with this website, very easy to navigate, very intuitive, logically set up so that you can find what you're looking for.

The Ticket to Work help line, many of you probably are involved in Ticket to Work activities so you're familiar with these folks. This is a toll-free line that is tasked to do a couple of things. Number one, it can help beneficiaries understand what the Ticket to Work program is, they can provide general information about the ticket program. They will provide information to beneficiaries about locating a state VR agency or an EN, how to shop around to find an EN. They will provide information on ticket status, so they can help a beneficiary know yes, you have a ticket, yes, your ticket is assigned, here is who little assigned to, yes it's in use, that sort of thing,

and something that people don't realize is that the ticket call center agents are also trained to screen callers to see who would be a good WIPA referral, and they can make direct referrals because they share a data system with the WIPAs, which is amazing.

So they can literally do an electronic referral directly to the local WIPA provider and then the provider will call the beneficiary. If you're trying to figure out whether a beneficiary is a great candidate, a great strategy is to call the Ticket to Work help line and the agents there will ask questions, discuss options with that beneficiary and if the individual is a priority referral, they will make that referral directly, so the beneficiary doesn't have to do anything except wait for that phone call from the local WIPA provider. We want to make sure you understand that because I think a lot of people don't understand that the Ticket to Work help line is more than what you may have expected.

So what are some sources of benefits counseling beyond WIPA? Well, you've got the WIPA and the WIPA does cover the entire country but those resources are somewhat limited. For example, in states that have wide open areas and perhaps a small population of beneficiaries like Wyoming or Montana, you might

only have one certified to serve the entire state, so you may not be able to get face to face service in some of these states. Check around to make sure that you're aware of what other sources of benefits counseling there are. There are folks that come through the WIPA training process and get certified, we call those folks community partners, you yourself could participate in that process if you had a desire to do so, to go through that very intensive training process and the testing and certification and then the ongoing process to maintain your certification, it is an open process as space permits. You can get that if you choose. But check with your state VR agency.

In my home state of Kentucky, we do have an alternative to WIPA, the VR counselors can refer to community partners, they have to be WIPA certified, but they're community partners, and there is some limited benefits counseling that can be done by that cadre of certified community partners in addition to the WIPA, and that's really important because the WIPAs just aren't big enough to be able to meet all of the demand that is out there. It is significant. Check maybe with your state developmental disabilities agency. You never know. And other nonprofit agencies. I would start with your state VR. You might also want to have a conversation with the CWIC that covers

the counties it they serve, they're very available, they are likely to know what other benefits counseling is available. Reach out, do the research to find out what is available in your area, and every state is a little built different, but you want to make sure you have all of those options available, that you know what is available.

Now, PABSS is interesting. A lot of state by state variance in the PABSS program. We covered this early on in lesson 1, but remember that these folks, these advocates that work for your state protection and advocacy are funded by Social Security, their role is to provide legal support, advocacy, information and referral to help beneficiaries resolve employment related concerns or problems, and PABSS can dig in on issues that the CWIC's who work for the WIPA programs don't have the time to deal with, they're trained, the advocates are trained on Social Security benefits, some of them might be certified through the WIPA national training center, not all, but there is a separate training program that they go through, and you're going to have to call your local PABSS program to find your advocates, get those phone numbers down, and then discuss with them the kinds of cases they're willing to take because there is significant variance. And I can tell you from my experience in my home

state, the PABSS advocate has been extremely helpful in resolving major issues that have popped up in a variety of areas, so it's a great resource and you need to investigate.

Let's change gears a little bit and talk for the balance of this lesson about how to work with your local WIPA project. This is sort of a lesson to teach you what WIPAs do and the kinds of folks that they're looking for in referrals, and maybe this will dispel some misinformation you have about the scope of the WIPA mission and the kinds of work that they do. So let's start on that right now, some important facts.

It's really important to understand that WIPA services are employment focused. If you have a beneficiaries that is not interested in employment, they are not a good candidate for WIPA services, that is our mission, it is employment-centered benefits counseling. We focus on the work incentives, we focus on helping people understand how a employment goal or current employment may affect benefits and how those benefits can be used, that human being to smooth transition between benefits and work. To the extent that you understand that, you're going to make better referrals. We don't want to send people to the WIPA project who are not engaged in employment, pursuing employment, interested, you know, they've made the decision to work. People



that are sitting on the fence kinda sorta maybe going on one day think about work are not a WIPA referral. We just don't have enough time to serve everyone, so we really have to focus on the people that are closest to employment of.

Another thing to understand, CWICs do not ability as representatives, they don't manage benefits for beneficiaries, they do not report wages to the Social Security Administration, we don't do any of those things, would he teach the beneficiary how to communicate with Social Security and we provide support to the beneficiary to communicate correctly and in a timely fashion with Social Security but we don't do it for, all right? We teach to fish, we don't go out and fish for the beneficiaries, and it's really important that you don't go in with an expectation that the CWIC is going to literally plug in this individual's benefits, there's just not enough time for us to do that and that's just not our mission.

I also mentioned earlier that because some of the states in particular are large geographic areas with fairly small beneficiary populations, big states like Wyoming, Montana may only have one CWIC, you can imagine that means we cannot do faces to face service for everyone. In some cases all of the WIPA services will be delivered using distance technology, and

that would mean e-mail, Skype, the phone, mail service, but it isn't a case that there is a CWIC who will come to your house or meet you at an office and work with you in a very intensive way, we just do not have the funding level to allow that.

Now, in some states, face to face work is performed. If there's lots of partner agencies, lots of other funding for benefits counseling, it takes some of the burden off the WIPA projects and they can do face-to-face meeting and services, but don't expect that as the norm. Again, find the CWIC who serves your area, call the person, have a conversation, talk to them, what kinds of referrals are you looking for? How do you deliver services? So that when you're discussing WIPA with beneficiaries, you're not building expectations that will make them disappointed when they expected someone to come to their house or meet them in an office and services are then offered using distance technology.

Some more facts. CWICs are very involved in helping beneficiaries connect with employment services and support, and we stressed that in lesson 12 but it's important you understand CWICs do not help people find jobs directly, we are not employment service providers. Some CWICs are operated out of agencies that also provide employment services, some state VR

agencies, some agencies that are also EN's or community rehab providers, but the WIPA function is separate and distinct from the employment services, and CWICs are not ever directly engaged in helping people find jobs, keep jobs. We are connectors, right? We're navigators. We help someone figure out what they need, by interviewing them and talking about barriers they may have with achieving their goals and then we help with referrals to local agencies that will meet the need that the beneficiary has stressed. So we're connectors, right, linkers, but we don't find jobs directly, so it's something for you to understand.

Now, CWICs are trained to work collaboratively with others in the beneficiary's employment support circle. So if you make a referral to the WIPA project, you should expect the CWIC to reach out to discuss with you, to get releases of information, to send you any written reports, like remember us talking about the benefit summary analysis and report, because we want you to be on board if you've referred someone that you're serving to a WIPA provider for benefits counseling.

Expect the CWIC to reach out to you. We do interview beneficiaries and collect information on all of the other agencies that might be involved in this individual's job search, and we do reach out.

Some things that you need to know about limits on the service, because Social Security, in most cases, fully funds the WIPA providers, there might be some additional funding, but Social Security has very specific requirements of these WIPA projects. There are services that they must do, and there are things that they are prohibited from doing. For example, CWICs are not permitted to assist individuals to apply for Social Security benefits. A person who is not already receiving benefits isn't eligible for WIPA services, and that is something that a CWIC absolutely cannot help with, so that's something for you to know.

Don't refer people to the WIPA program who are struggling to establish eligibility, there's nothing we can do to help with that, and we're not permitted to represent beneficiaries in the appeals process. We can provide information about the appeals process and should provide that, we can provide support from behind the scenes, but we can't act as an attorney or a representative. We don't go in front of an administrative law judge or down to Social Security representing a beneficiary. If there is some representation needed, the better source for that would be the PABSS project, not WIPA providers.

So here are some tips, we're going to give you some very

specific tips about how to refer someone to the WIPA providers, how to work collaboratively with them. The first one is to refer eligible people, right, and who are high priority. There is nothing that will kind of sour your local WIPA program on you than you sending all kinds of people to them who are not eligible for their services or who might be eligible but are a very low priority. So make sure that you check to see that people are eligible, and there are handouts that we provided to you that describe eligibility. It's not very difficult, you have to be at least 14, you cannot be older than full retirement age unless you're still getting a disability benefit, you have to have already been found eligible for a disability benefit from social security. So that's pretty wide open. But beyond that, there are certain beneficiaries who are higher priority and we'll teach you what that priority is momentarily, and these are priorities established by Social Security, so CWICs are bound to these priorities.

Now, any individual who contacts the WIPA project will get basic information and referral service. We don't hang up on anybody. If you're eligible, we will attempt to answer the questions that you have and provide summary information. But we don't provide that intensive individualized ongoing service, we

don't really dig in with beneficiaries unless they are a member of one of the priority groups. We're not going to hang up on folks. An eligible individual who gets to a CWIC and has some generic questions, information and referral services in a very global sort of generic sense will be offered. It's just not that that person may not qualify for that really customized, the report writing, the assessment of all the benefits, all that analysis and then the specific advise and information about work incentives.

Now, beneficiaries who only need I & R services, if you prefer, you can certainly just refer them to the Ticket to Work help line. I think I mentioned this earlier. If you're a little nervous about doing the triage to figure out who is a priority referral, if you have people call the Ticket to Work help line, the agents there are trained to do that triage, to ask questions and to determine who is a good priority, and they can make that referral directly, which is an advantage they have that you don't have. You can certainly see the contact information for the WIPA project, it's available online, but that's not quite the same as having the Ticket to Work help line use that shared data system to communicate that referral electronically, which is a tremendous advantage.

Now, here are the priorities. And don't ever complicate this, it's really not difficult to understand. It's all about how close the beneficiary is to employment, and this makes a lot of sense because Social Security wants to make sure that we do everything we can to avoid overpayment, right, and benefits mess-up, and so the highest priority beneficiaries are going to be people who are already working or involved in self-employment, you would be surprised how many beneficiaries are operating small businesses, and they have to be people who have a need for and an interest in receiving individualized work incentive planning and assistance, we'll have to get some information from Social Security and we need the beneficiary's permission for that, some people may not want it, but as you can imagine, people who are working are absolute top priority because they're most at risk of a payback situation if they don't report, if they don't manage their benefits properly, if Social Security doesn't catch all the work incentives that are applicable to the human being and so that's top priority.

Priority group 2, people who are actively pursuing employment. These are folks that have decided they're going to work, they're not on the fence about it, and they are preparing in some way, they're looking for work, you can see there's a

couple of different sort of subgroups. They're people with a core employment goal, they're conducting an active and regular job search, that means they're actually submitting applications, they're going on interviews, they're checking out internet job boards, they are doing all of those things that are part of an active job search, or it could be people who have a clear employment goal who are preparing for achieving that goal. That could be folks who are in a training program, an education program, they might often would be people open with the state VR agency, they've got a signed plan or they have their ticket assigned to an EN and there is a plan in place there. So this is a person truly who said I'm going to go to work, I'm looking, I'm pursuing, I'm preparing, they are actively doing something to move towards employment.

Some more on prioritization here. Something I mentioned I believe in lesson 2 is that transition age youth are a major priority for the WIPA project, no matter how close they are to employment. Social Security has a very broad definition of transition age youth, you can see on this slide, you have to be at least 14 through the age of 25 and you need to be already on one of the disability benefits, you know, title 2 or title 16, and we are to be serving these folks regardless of how close



they are to employment. So this is a separate and distinct priority group, and we really want you to refer these folks. So any of this age group who contacts the ticket help line will be referred directly to the WIPA provider in their county and we hope that if you are engaged in serving young people who are on benefits, these are folks that we really want you to connect with the local provider.

We are always out there beating the bushes, trying to get in with the school systems, but we need all the help we can get to really penetrate this group of people so that we can provide early intervention, early information, dispel some of the mythology that gets started very early that causes people to not work, so you can imagine why Social Security's perspective why this group is so important, so be watching, and be sure to send them our way.

The second tip is, this sounds so common sensical, like we shouldn't even have to say it, but you would be surprised how often agencies don't follow a WIPA project's referral process because they don't know what it is, right? And there is variance. Different projects do things differently. So if you have a catchment area that your agency serves or that you serve, you need to find who serves your county or counties or state and

then you need to reach out and have a conversation about how do you want me to make referrals? And different agencies can do things extremely differently. For example, some agencies say we only accept referrals through the Ticket to Work help line. If that's the case, you need to refer everyone to the Ticket to Work help line where they will be assessed, triaged and then referred.

Other folks would accept a third party referral, you might be able to fill out a referral form and mail it in, some projects require the beneficiary or their designated representative to call the WIPA provider directly. It's all over the place. You need to find out what is the process in my area and then refer beneficiaries early. There's nothing that upsets a WIPA provider more than a referral being made when a beneficiary is in crisis. We understand that that can't be avoided sometimes, but we're hoping that you will help us with some prevention, early intervention. Refer those folks as soon as they are a member of one of the priority groups so that they're seeking employment, preparing for employment, make that referral early so that we can get a jump on things and hopefully avoid problems with benefits. Prevention, you know what they say, it's worth a pound of cure. So we really do want to get folks early and do

that preventive benefits counseling. Help us educate beneficiaries about the services that WIPA providers will offer so that beneficiaries are clear. Make sure they understand, we don't report for you, we're not SE services, we don't manage your benefits, can't represent you in an appeal, so you can accurately explain what the WIPA provider can and will do, we're going to avoid disappointment all around and that's really critical, we want to manage those expectations.

Tip 3 is stay in touch. It's not rocket science. If you're serving a local county or local state, we really want you to know who your friendly neighborhood CWICs are, I hope that you will have met them, we love to see you talk with them on the phone. If you're working with shared beneficiary folks you're providing case services to, we want you to work as collaboratively as possible. Make sure your releases are current so you have permission to communicate, they're not allowed to talk with you willy-nilly, they'll get releases signed on their end as well and hopefully reach out to you as well, but it doesn't hurt for you to initiate that contact either. When your clients get intensive services from a WIPA program, typically there will be a benefit summary and analysis report written, we typically want that available, we'll explain

the contents of the BSNA to you, this course would help you understand those reports a lot, we hope that's an outcome at least. We want you to ask questions and feel free to reach out so that we're all working on together towards that same outcome of self-sustaining employment and that we're communicating the same positive message to beneficiaries.

When benefit problems or concerns pop up, job coaches, case managers, you tend to have more intensive contacts with beneficiaries than the average CWIC would. You're probably going to be aware of a problem before the CWIC or you might be, get that person back to their CWIC. Remember, we don't really have services that are time limited, so as long as the beneficiary meets the eligibility, they're still receiving benefits, they have an interest in work, we can reestablish contact and we don't close cases, per se, unless a beneficiary says I no longer want service work or unless they become ineligible for the program like they were terminated from benefits for medical reasons or something. So if you can identify problems early, refer for help early, we can probably resolve those issues quicker and hopefully even avoid them.

So how can you help beneficiaries communicate with Social Security? This is critically important. Don't assume that

beneficiaries understand what they're supposed to report to social security or how. They don't. Just assume they don't. Now, in the materials that we've provided for this lesson are some super-handy quick reference sheets or tip sheets. There's one that's referred to here in the first bullet. I believe it's entitled: Tips for reporting for beneficiaries. It was written for you to share with beneficiaries, and it explains everything that you need to report when you get a title 2 disability benefit, and then the things that need to be reported for title 16, and it provides simple, practical, hands-on advice for how to report. This is so helpful. And if you've never read it, print that thing off, read it, put it on your bulletin board, and we would love to see you give that to every person that you're working with. Certainly CWICs that work in WIPA projects know about that resource and are using that, but it's really handy, so take a look at that and use it.

Support beneficiaries to keep the documentation they need if they have work incentives. I think it's pretty clear that some of the work incentives are high maintenance, Impairment Related Work Expenses, tasks, plan to achieve self-report, lots of documentation has to be retained. The CWIC will explain what needs to be retained to the beneficiary, but it kind of takes a

village, and if everybody can pull together to support beneficiaries keep all of the data they need, pay stubs, you know, receipts for the medication if you're claiming ERWIES, all of that stuff, we need everyone working together to support the beneficiaries so that we avoid problems and heaven forbid make sure there's not an overpayment.

Help monitor the benefit payments to make sure they're correct. Social Security beneficiaries often think, well, I reported my wages to Social Security, so the check I'm getting must be right. Right? Wrong. Don't assume. Right? So if you reported and you're on SSI, you're working, you should see a reduction in your cash payment in about two months, right? So if that second month comes around and that check didn't go down, something is wrong. All right? Identify that problem. Get the CWIC involved. We can resolve it, but we need your help, your boots on the ground, your contact with the beneficiaries to spot the warning signs that there's a problem when a check hasn't been adjusted or someone that you know is clearly engaging in SDA, wages have been reported, they're beyond that trial work period, but that check still keeps coming when you know it shouldn't. Don't assume that the check is correct. It might be, but it might not be. Get involved with your CWIC.

And work with your local WIPA provider. That provider needs to be your absolute best friend. Okay? There should be a first name basis relationship there, the CWIC needs to be on speed dial because we rely on you to help us with the beneficiaries, and you rely on the CWIC for that high level of expertise and experience working with benefits and work incentives that you don't have the time to develop, and that's our bread and butter, that's what we do every day all day long.

Can you believe it? We're to the end of the entire course. It's just flown by. We have imparted so much information, you're probably feeling a little overwhelmed, a little dizzy, a little concerned about your ability to digest all of this and understand it, but that's okay. Remember that knowledge is power. Beneficiaries and service providers who are ignorant about the Social Security benefits end up getting in trouble. Okay? Knowledge is power. The more you know, the more likely it is that you can help beneficiaries stay on the straight and narrow, work at a higher level, not get overpayments or suspensions or terminations that are wrongful. When everyone has a basic level of knowledge, when expectations are met, it's just a smoother path for all. So we're so delighted that you took the time to take this course because we need you out there

on the front lines supporting us, and us supporting you in our shared mission, right, which is helping disability beneficiaries access employment, hopefully becoming employed at a self-sustaining level that leads to greater financial independence. Right?

This web course is a beginning, it's not an end, right? So if you want more, we would like to refer you to our website. We have provided that link. We want you to click on where it says Training, and then you go to the page that talks about WIPA certification or CWIC certification, the process is open, you don't just have to be working for a CWIC project, sometimes it's hard to get into our trainings because they're a little popular, but we want you to try. If you feel compelled by this information, if it's something you really enjoyed and want to know more, by all means jump into our training and certification process. Now, it is rigorous, time-consuming, don't do this unless you have a commitment to stick with it and learn. There is testing involved, so if you're an adult like me and you haven't taken a test in a long time, it can be a little bit stressful. But it's worth it because this competency doesn't come easily. It's complex information.

Expand your knowledge through independent study. There is so



much information available although our website. Just what we've provided through this course is a lot, but we've only provided you with a tiny little corner of all of the written materials, tip sheets, tools. We even have the manual that we use to train CWICs available online. It's on our website. It is public. It's free. You're welcome to read it, download it. It's like 800 pages, so it's not something that's a little joy ride. But it's a wealth of information available to you and to anyone, and the good news is you know it's been approved by Social Security, right, so it's accurate, complete, current, it's about as good as you can get.

So we're at the very end. We've had a wonderful time training you. We hope that you got a lot out of this, and we hope to see you again at maybe a WIPA training. So thanks again. Bye.

>> Thanks, Lucy, another great webinar. I am certain that people have been answering -- that Lucy and Heidi have been answering questions during the session, but if you would like, we have about -- we would like to take five minutes before the top of the hour, Jennifer, and tell a little bit about CRC's and those types of things, but if people have additional questions, please feel free to put them in the Q & A box, and

we'll see how that goes. And again, if not, Jen will come on, talk a little bit about CRC's, we'll talk a little bit about some upcoming webinars that we're doing, and we clearly will be done at the top of the hour. So I will turn it back over to Lucy and to Heidi.

>> Well, that was great, Lucy, I really liked that talk because it really had a lot of practical tips for folks. Sometimes when people go to webinars, they don't always get information that they can necessarily use, and this really was rich in terms of resources for people's use. You'll find that a lot of people who go to webinars are looking for tools. I know we always have, do people have a lot of questions, having it be so actionable and practical, but something you find a lot of people are looking for when they come to your webinars? Oh, I think you're on mute.

>> Absolutely. I think particularly the handouts that we provide on how to report, how to report to Social Security, those are really popular, and people know this is free, I can download it, I can give it out, it's been reviewed by Social Security, approved by Social Security, people like those. They may not be as excited to read some of the really in depth briefing papers or the manuals, but there's always one or two

folks out there that really want to dig deep. But yeah, some of the real quick and dirty fact sheets are very popular. And it's nice to have that available at your fingertips, you don't have to pay anybody for anything, it's all right there.

>> Yeah, that's really nice. And just to remind folks, if you do have questions for Lucy, please pop them in the question and answer box. We still have a few minutes here. Lucy, here at SCRI I work in knowledge translation, so I'm the person who gets to read those very, very long papers and try to distill them down for people. So, you know, that value is realized. We have something you can refer to that doesn't necessarily mean you have to invest 40 minutes in reading. But you know, it really seems to be important for people to be able to contact that WIPA person for state-specific things and get answers to their specific questions there. Social Security is really, really big, and I think just knowing that they have somebody that's dedicated to helping them, I think that's helpful, and we've had some good comments about that in our past webinars as well, that being able to at least know who to ask, that really is a good first step for people.

>> LUCY MILLER: It is, and it's just really complicated, and everybody can't be an expert.

>> No.

>> LUCY MILLER: Yeah, Social Security is complex. And then, you know, Medicaid, which isn't even run by the Social Security Administration, that's a state and federal partnership, that's equally as complicated. And the WIPAs have been trained on the federal parameters but also state specific. Well, good, so someone thinks it's a -- let's see.

So someone is asking, tell me a little bit more about WIPA certification. Does that lead to further ability to work with clients? And the answer to that is, that depends. To get into the class, you and your supervisor have to commit that you are going to be doing benefits counseling for at least 50 percent of your job. So we're picky about who we take, and that's because it's a limited resource and there's no point in training people for just sort of I would like to know but I'm never going to use this. So we are finding that state rehab agencies are seeing the value of benefits counseling, they understand that WIPAs can't serve everyone or provide every single service, so they are carving out counseling positions to be partial benefits counselors and sending them to certification. So it's become being more and more popular.

>> And it looks like it's five till the hour. Everybody who

asked questions, thanks so much for participating. We run these live so that we can be available to make sure that you can contact the expert a little bit at the end of the webinar. I'm going to go ahead and turn it over to Terry and/or Jen for our follow-up information about the information that you'll receive after the webinar and what you'll need to do for your CRC credits. Lucy, thanks so much for answering questions today.

>> I'll make a quick note, all the webinars that we've been doing in this series are posted on the community of practice site on the project E3 site, so if you missed a couple in the series and want to revisit those, you can do that by going to the project E3 site, registering for the community of practice and reviewing those as well. But I also encourage you, if you are interested in even just the program that Lucy talked about with the additional handouts, not the certification program, but this particular piece that she's willing to provide to us, if you go through the entire program and do some of the homework as Lucy described, you can also get a certificate for that. We will not be providing certificates for these because you're not doing all the work that would be entailed with VCU, but again, maybe a piece in between in response to the question that was asked earlier, perhaps WIPA certification may not be in the

cards for you at the moment, but you may want to go through the entire course through VCU as well.

Jen, do you want to say a couple of words for folks that are interested in the CRC credit?

>> Sure. For folks interested in obtaining the CRC for today's webcast, an e-mail is going out tomorrow with instructions on how to log into the COP website and access, you'll be able to access the webcast and CRC, this has all the evaluations, evaluations are where you can request the CRC for each webcast. Also I want to mention for all the call-in listeners today, you will receive an e-mail tomorrow that states who didn't attend today's webcast. Unfortunately our platform doesn't recognize all the call-in's, however, you can still go into the CRC's, fill out the evaluation and receive the CRC as well.

>> Good to know. We don't want to confuse you, or we try not to confuse you. In the last minute or two, our next webinar will be October 24th. The presenter will be Ellie Heartman who has been the lead individual on the Promise brand in Wisconsin but is also part of the national Promise initiative, and they have been in the process of looking at all the research that they have been doing through the five years of the Promise

project. So Ellie is going to talk about some of the things they have learned in the Promise project that she believes could be applicable in the public VR program or even a private VR piece. So we encourage you to come and attend that.

If you have registered for any of our webinars, you will get notification of that particular webinar as well. And with that, I have about a minute before the hour, thank you again for all of you that have attended, particularly those that have listened to all six, we really appreciate the support. We hope you have found these useful and beneficial, and join us in a future webinar. With that, thank you, everybody, we are done.

>> Thanks, everyone, bye-bye.

>> Bye-bye.

(The webinar concluded at 12:00 p.m. CST)