

Benefit Services

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Work Incentive Benefits Specialist



Types of Benefits Specialists

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- Elderly Benefits Specialists
- Disability Benefits Specialists
- Work Incentive Benefits Specialists

Elderly Benefits Specialists

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- ❑ Elder Benefit Specialists (EBS) help answer questions and solve problems related to Social Security, Medicare, health insurance and other public and private benefits for older adults.
- ❑ They serve people ages 60 and over.
- ❑ EBS are located at Departments of Aging or Aging and Disability Resource Centers (ADRC).
- ❑ Benefits Check-up

Disability Benefits Specialists

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- ❑ Disability Benefit Specialists (DBS) help answer questions and solve problems related to Social Security, Medicare, health insurance, and other public and private benefits for people with disabilities.
- ❑ They serve people ages 18-59 who have a disability.
- ❑ DBS are located at the Disability Resource Center of ADRC.
- ❑ Most people DBS see need help applying or appealing SSA decisions.

Work Incentives Benefits Specialists

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- Work Incentive Benefits Specialists (WIBS) provides assistance to individuals who receive Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) with understanding how working will affect their benefits.
- They serve individuals with disabilities age 14 to retirement.
- WIBS are located at community organizations.

What is Benefits Counseling

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- Helps people with disabilities and their support team understand how using the work incentives will help them achieve their employment goals.
- Helps people with disabilities and their support team understand and navigate the benefits system when they return to work.

Why is it Important

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- Many people with disabilities want to work but fear losing health insurance, this and the lack of information keeps people from working.
- Less than .5% of people go off Social Security Disability Benefits as a result of work.
- Most people are unaware that there are work incentives built into the Social Security Disability Programs that could help them go to work.
- Even if a person is aware of available work incentives they are generally too complex to understand.
- The result is unemployment and low incomes for Social Security disability beneficiaries.

When is Benefits Counseling Needed

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A person may need benefits counseling for a variety of reasons including:

- Considering work for the first time
- Developing a career plan
- Re-entering the workforce
- Getting a pay increase
- Having a change in benefits
- Getting married

The Process - Initial Meeting

Benefits Specialist will gather the following information:

- ❑ Demographic
- ❑ Federal and state benefits
- ❑ Other sources of income
- ❑ Health insurance and health needs
- ❑ Employment goals
- ❑ Employment services and supports
- ❑ Past work history
- ❑ Family members and living situation
- ❑ Representative payee or guardian

Verification of Benefits

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- Verifying benefits is an important part of benefits counseling and needed to provide accurate information.
- Benefits Specialist will have the individual sign consent forms so benefits can be verified with SSA, the state and other sources.

Benefits Summary & Analysis

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- Benefits Specialist will analyze the verified information as it relates to the person's employment goal and write a report.
- The BS&A is a written report that summarizes the person's current benefit status and provides customized case-specific information about the past, current, and future use of work incentives that support the individual's work goal.

Review Meeting

- The Benefits Specialist will meet with the individual and other interested parties to review the information in the report, answer additional questions and address any specific concerns.

What Should the Report Include

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A Benefits Analysis Report should:

- Be individualized and written specifically for that person.
- Cover all federal, state, and local benefits.
- Address the impact of work on all federal, state, and local benefits.
- Identify possible work incentives that could assist the individual.
- Assist with resolving problems related to benefits.

Benefits Addressed in Report

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- SSDI and SSI benefits
- Private disability insurance programs
- Veteran's benefits
- Unemployment insurance
- Worker's compensation
- Medicare
- Medicaid
- Medicare Savings Programs (MSP)
- Medicare Part D Low Income Subsidy (LIS)
- Long Term Care (Family Care and IRIS)
- Private health insurance
- FoodShare
- Housing assistance programs
- Energy assistance
- Information on spouse and children's benefits if relevant

How to Access Benefits Counseling

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- ❑ Division of Vocational Rehabilitation (DVR)
 - ❑ Individual must be authorized to receive DVR services and a Benefits Analysis is included in their plan.
- ❑ Work Incentives Planning & Assistance (WIPA)
 - ❑ Individual is not eligible for other funding that would cover benefits counseling and is in an active job search or has a job offer pending.
- ❑ Long-term Care
 - ❑ Benefits Counseling can be available for participants of Medicaid home and community-based waivers services through Vocational Futures Planning - Benefits Analysis

Questions?

How To Contact Us

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