



Benefits Counseling for A Brighter Future

A Resource Guide for
Transition Practitioners

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Alternate versions of the content of this brochure can be obtained through the Virginia Department of Rehabilitative Services (DRS) by calling 1-800-552-5019 (Voice) or 1-800-464-9950 (TTY).

Benefits Counseling during Transition Planning

Why is Benefits Counseling Important?

Early education about disability benefits is an important aspect of successful transition planning for students with disabilities moving from school to work. Since a number of transition-age students receive or may be eligible to receive Supplemental Security Income (SSI) benefits, increased knowledge about SSI work incentives that are available to them will better prepare transitioning youth for addressing health care and benefits coverage as they move toward employment and independent living.

Benefits Counseling serves as a valuable resource for students, parents/guardians, and families to get help in optimizing needed benefits and begin planning toward a bright future that includes employment, earnings, self-sufficiency, and SSA benefits, if needed.

The Role of Benefits Counselors

The Work Incentive Planning and Assistance (WIPA) projects, funded by the Social Security Administration (SSA), is a cooperative agreement program designed to disseminate accurate information to SSA's beneficiaries with disabilities about work incentives to better enable them to make informed choices about their employment future.

Community Work Incentive Coordinators (CWICs) are an essential resource for students, their parents or guardians, and those involved in transition planning. Each WIPA organization has CWICs who are available free of charge.

CWICs can provide:

- Work incentives planning and assistance to prepare students for work or to help ensure needed benefits;
- Counseling to eliminate fear of losing benefits due to in school or post school employment; and
- Counseling on use of SSA work incentives to save resources for personal employability investment accounts before a student graduates.

continued

Suggestions for Transition Practitioners

Transition Practitioners, a role that can be played by school and agency professionals as well as community volunteers, are critical players in successful transition for youth from school to work and independent living. They can help integrate SSI and work incentives into the transition planning process through the following ways:

- Become aware of current programs and become knowledgeable enough to pass on the basic concepts.
- Know which students are on SSA benefits now or will likely need such benefits in the future. Let the students and their families know that there are advantages to planning prior to graduation.
- Inform students and parents that Benefits Counselors are available to them. Pass on contact information for SSA and Medicaid.
- Assist students and parents in the SSI application process and provide appropriate documentation on a student's disability, limitations, performance, and behaviors that will help SSA in determination or redetermination of eligibility.
- Maintain contact information for the local SSA office to facilitate communication among students, parents, school personnel, adult service providers, and SSA staff.
- Provide all students, 14 to 22 years of age, and their families with WIPA contact information for their area. Encourage students and families to make contact with a CWIC, or attend an upcoming WIPA or other benefits planning orientation session.

To locate a CWIC contact the **Virginia Association of Community Rehab Programs/vaACCSES**, call (703) 461-8747, or call Toll Free outside of Northern Virginia area 1-877-822-2777, Toll Free outside of Richmond Metro Area 1-866-200-5970 or the **Endeppendence Center, Inc.**, Norfolk at (757) 461-7527 V/TDD.

For a complete list of counties served by both organizations and additional contact information, refer to the back page of this brochure.

Frequently Asked Questions

Question: What can benefits planning do for students? Is it worth the time?



YES! Benefits planning can help families avoid the loss of benefits without warning and avoid payback situations. Benefits planning can also empower the student to save resources for a vocationally related goal, such as a job coach or a car, and increase family aspirations and expectations for employment.

Question: What is "deeming" and how can a student save or spend some of their cash benefits for a vocational goal (for example a summer job coach)?



Deeming, an SSA concept, means that some of the parents' or spouse's income or resources are considered as part of the student's available resources and income, and therefore reduces the student's cash benefit."

Students on SSI with a reduced benefit [below the maximum benefit of \$623 per month (in 2007)] due to parental deeming could, at age 15, be assisted to develop a plan to begin saving for an investment that will make them more employable in the future. Income or resources that are spent or saved for training, education, equipment or anything that will help an individual become more employable are called "Employability Investments." Employability investments, along with some work expenses, can be included in a Plan for Achieving Self-Support (PASS), if SSA agrees that the student has a "feasible" occupational goal and a "viable" plan to achieve that goal.

SSA doesn't count the money or resources set aside under an approved PASS as an employability investment when deciding initial or continuing eligibility for SSI. Having a PASS may help the student qualify for SSI or it may increase the amount of the SSI payment up to \$623 per month (in 2007). SSA work incentives allow students on SSI to save "resources" toward career goal expenses without penalty (e.g. a wheelchair, van, a specially equipped computer, a personal job coach).

Example: A young person receiving SSI with parental deeming of \$200/month and an approved Plan for Achieving Self Support (PASS) of \$180/month from age 15-18 (for 36 months) could save about \$6,480 for employability investments before starting to work.

FAQ's continued

Question: Some families are reluctant to consider work for the student for fear of losing cash benefits and/or Medicaid health care coverage. How can benefits planning help?

 Through benefits planning, students and their families can learn the exact effect of earnings on SSA cash benefits and health coverage.

Question: How much can people on SSI benefits earn before losing health care benefits?

 The 1619(b) program is a Social Security work incentive that allows Virginians with disabilities on SSI benefits to earn up to \$27,577 annually (in 2007) without losing their Medicaid health care coverage. Individuals with very high medical expenses may earn even more. Note: This program and the related 1619(a) program are not automatic and require an application.

Question: What is Student Earned Income Exclusion (SEIE)?

 If the student is under 22 years of age, receiving SSI and regularly attending school, then that individual can have earnings of up to \$1,510 per month to a maximum of \$6,100 per year in 2007 (amounts change annually) without having those earnings decrease their SSI cash benefits. This exclusion is to encourage students to work during the summer months or to participate in work programs during the school year.

Question: Some students seem to lose SSI and Medicaid at age 18. How can benefits planning help with that?

 Benefits planning and WIPA's can also help the student and family to avoid typical pitfalls with government benefits such as the loss of SSI at age 18 when it is still needed by student. Under current legislation, individuals who are 18 years of age who receive SSI benefits must have their eligibility reviewed. Because the criteria of a disabling condition is different for persons under 18, a person can be determined ineligible for benefits although there has been no change in medical condition or ability to function. Students and families should seek information on this issue during the earliest stages of transition planning.

FAQ's continued

Question: What is the proposed Medicaid Buy-In program and when will Virginia have this program?



A Medicaid Buy-In is a work incentive program that provides individuals with disabilities the opportunity to work, earn higher income and retain more assets than the State Medicaid program usually allows, while ensuring continuation of needed health care coverage through Medicaid. A Medicaid Buy-In program allows workers with disabilities to pay a premium to participate in their State's Medicaid program, as though they were contributing to the cost of an employer's health care coverage. In Virginia, the 2006 State legislature directed the State Medicaid agency to implement a Medicaid Buy-in (MBI) program. On January 1, 2007, the MEDICAID WORKS program was established and is available to current and new Medicaid enrollees who meet the following requirements:

1. blind or disabled;
2. at least 16 years of age and less than 65 years of age;
3. employed or have documentation from an employer with the date when employment will begin; and
4. Capital income in 2007 of no more than \$681 per month for a single individual (\$913 if a couple) and resources of no more than \$2,000 if single (\$3,000 if a couple).

Once enrolled in MEDICAID WORKS, individuals may have annual earnings in 2007 as high as \$40,905 and resources up to \$27,577.

For more information or to apply for MEDICAID WORKS, contact the local Department of Social Services in the city or county where you live. For help understanding how earned income may affect other benefits, such as SSI, Section 8 housing or food stamps, contact the Work Incentive Planning and Assistance (WIPA) project that serves your community.

Additional information about Virginia's Medicaid Buy-In can also be found at: <http://www.dmas.virginia.gov/mb-home.htm>

Question: How can I share this information with students, their parents or guardians, and families?



During the transition planning process, it is a good time to address the advantages of benefits planning with youth and their families. Give them information on the Benefits Counselors (who are available free of charge) and on Work Incentives programs at transition planning meetings. Another excellent resource for students and their families or guardians is WorkWORLD®, a decision support software for personal computers that is designed to help people with disabilities, advocates, CWICs, and others explore and understand how to best use work incentives. WorkWORLD automates the computation of benefits. WorkWorld is available free of charge through the generous support of the Medicaid Infrastructure Grant, the Virginia Department of Rehabilitative Services, Department of Mental Health, Mental Retardation and Substance Abuse, Virginia Board for People with Disabilities, and the Department for the Blind and Vision Impaired. See http://www.workworld.org/mou/contacts_va.html for more information and a link to the WorkWORLD online order page.

Work Incentive Planning and Assistance Projects in Virginia

Virginia Association of Community Rehabilitation Programs/vaACCSES

Information Central: 703-461-8747

Toll Free outside of Northern Virginia Area: 1-877-822-2777

Toll Free outside of Richmond Metro Area: 1-866-200-5970

E-Mail: Mmorrison@ourpeoplework.org, skwjcw@hotmail.com, Monroe@careersupport.net,
ktefelski@ourpeoplework.org

Web: www.vaACCSES.org

Counties Served:

Albemarle, Allegheny, Amherst, Arlington, Augusta, Bath, Bedford, Bland, Botetourt, Buchanan, Buckingham, Carroll, Chesterfield, Clarke, Craig, Culpepper, Dickinson, Fairfax, Falls Church, Fauquier, Floyd, Fluvanna, Franklin, Frederick, Galax, Giles, Goochland, Grayson, Greene, Hanover, Henrico, Henry, Highland, Lee, Loudon, Louisa, Madison, Montgomery, Nelson, Orange, Page, Patrick, Powhatan, Prince George, Prince William, Pulaski, Rappahannock, Roanoke, Rockbridge, Rockingham, Russell, Scott, Shenandoah, Smyth, Spotsylvania, Stafford, Tazewell, Warren, Washington, Wise, and Wythe.

Cities Served:

Alexandria, Bedford, Bristol, Buena Vista, Charlottesville, Clifton Forge, Colonial Heights, Covington, Fairfax, Falls Church, Fredericksburg, Galax, Harrisonburg, Hopewell, Lexington, Lynchburg, Manassas, Manassas Park, Martinsville, Norton, Petersburg, Radford, Richmond, Roanoke, Salem, Staunton, Waynesboro, and Winchester.

Endeppendence Center, Inc.

WISE-East Project Coordinator, Frances Durham

6300 E. Virginia Beach Boulevard, Norfolk, Virginia 23502

Local: 757-461-8007

Toll Free: 1-866-323-1088

Counties Served:

Accomack, Amelia, Appomattox, Brunswick, Campbell, Caroline, Charles City County, Charlotte, Cumberland, Dinwiddie, Essex, Gloucester, Greenville, Halifax, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lunenburg, Matthews, Mecklenburg, Middlesex, New Kent, Northampton, Northumberland, Nottoway, Pittsylvania, Prince Edward, Richmond, Southampton, Surry, Sussex, Westmoreland, and York.

Cities Served:

Chesapeake, Danville, Emporia, Franklin, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, South Boston, Suffolk, Virginia Beach, and Williamsburg. They will also serve the District of Columbia.