

Benefits Counseling to Promote Employment for People with Disabilities

Recorded by Ebony Wade

Slide 1

Announcer: Thank you for visiting the Illinois Supported Employment Transformation Initiative web site. The following recording is part of our IPS Training & Education Online Library. Visit our web site to obtain free information and resources to promote employment in the behavioral health field.

Slide 2

Welcome everyone. My name is Ebony Wade and I'm an IPS Trainer with the Illinois Department of Human Services Division of Mental Health. Today I'll be talking about the importance of benefits counseling for people with disabilities who are working or thinking about getting a job.

Slide 3

There are several learning objectives for this webinar. One is to become familiar with what benefits counseling is and who receives it. Another is to understand how benefits counseling can encourage the employment of people with disabilities. A third is to learn ways that benefits counseling can lead to financial stability for people who receive this service.

Slide 4

Let's start with a definition. Benefits counseling helps people receiving Social Security disability benefits, such as SSI or SSDI, make informed choices about going to work. It lets people understand how working will affect their disability benefits, along with other benefits such as Medicaid, housing assistance, and food stamps. It also teaches people about Social Security work incentives, which are ways to earn money while continuing to receive benefits.

Slide 5

Providing people with benefits counseling is part of a larger national initiative. The goal of this initiative is to break the link between poverty and disability by promoting employment. Another goal is to enhance the long-term financial stability and independence of people with disabilities. I'll say more about this later in the webinar.

Slide 6

Many people who get SSI or SSDI, called beneficiaries, would like to work but hesitate to do so because they're afraid it will reduce their disability benefits or stop them completely. Sadly, this concern can lead to higher rates of unemployment and poverty among people with disabilities, including psychiatric disabilities.

Slide 7

There is good news, which some of you may already know! All beneficiaries are offered assistance in obtaining comprehensive, individualized benefits counseling before starting a job. Once they're working, they can access benefits counseling to see how changes in their work hours and pay will affect their disability benefits. So, what does this mean? It means that if you or someone you know has a disability and wants to work, there is a professional out there who is trained to assist them with these concerns.

Slide 8

There are many types of public assistance, and all of them can be affected by work earnings. Benefits counseling can include social security benefits, medical benefits, medication subsidies, housing subsidies, food stamps, spouse and dependent children benefits, and retirement benefits from a past job.

Slide 9

Special rules called work incentives allow people receiving Social Security disability benefits to work and still receive monthly cash payments and medical coverage. Benefits counselors know these rules and how they work.

Slide 10

There's a lot more to it! In one study, people who received benefits counseling were more likely to work and be financially independent. So, this kind of service can really make a difference in peoples' lives.

Slide 11

Let's define what we mean by financial stability. It means having enough money to avoid lifelong poverty and meet basic expenses. It also means reducing or eliminating dependence on income support programs. It includes being able to manage your own finances, make sound financial plans, and save for the future. Finally, it includes being able to manage your own benefits, including monitoring use of work incentives and reporting earnings to benefit programs.

Slide 12

Benefits counselors make important contributions toward a person's ability to work. When people meet with benefits counselors they get help with identifying and clarifying their career goals. They receive assistance in deciding what kinds of services, supports, and accommodations they need for their specific situation. They also get help dealing with barriers to work.

Slide 13

Benefits counselors also promote financial stability. They help people figure out exactly how their personal finances will be affected by employment. They tell people about different ways

they can accumulate assets like a savings account or a car. They also encourage people to use banking services to take advantage of things like direct deposit and on-line bill paying.

Slide 14

With the different rules that can change from year to year, benefits counseling can be more complicated than most people realize. Because of this, service providers may unintentionally share misinformation about working and benefits. That's why it's important for people to receive accurate, up-to-date information that applies to their individual situations.

Slide 15

Instead of offering potentially wrong information, service providers can feel confident in saying the following: "Most people are better off financially if they work. Consider talking to a benefits counselor about how working might affect your resources." Then, they can refer the person to a trained benefits counselor and help them access the service.

Slide 16

Let's discuss who should be referred to benefits counseling. One example is when a person is thinking about work but is concerned about losing benefits. Another time is prior to starting a new job so the person knows how work will affect their benefits. Referral should also occur when a person needs to report changes in their pay or number of hours worked. Finally, people should be referred if they need help with accessing services and accommodations for work.

Slide 17

You may be wondering how a person can access benefits counseling. One way is by calling or visiting an office of the Social Security Administration and asking for this service, which is called Work Incentives Planning and Assistance or WIPA for short. Another way is to get a referral through your state vocational rehabilitation counselor if you are being served in your state's VR program. You can also ask a staff member of your supported employment program to refer you to a benefits counselor. Finally, you can go to Google and type "Get WIPA in [name of your state]."

Slide 18

As I mentioned at the start of the webinar, benefits counseling is an important part of our national effort to increase the long-term financial stability and independence of people with disabilities. It does this by promoting employment among Social Security disability beneficiaries.

Slide 19

I'd like to leave you with some take-home messages. First, employment is often central in peoples' lives. Second, it's very difficult for people with disabilities to live on Social Security disability resources alone. For example, doing so can make it hard to find accessible and affordable housing in order to maintain community independence. Third, my hope is that every

person who wants to work can receive this important service so that they can get and keep satisfying jobs and improve their financial futures.

Slide 20

Another suggestion I have is to visit the Illinois Pathways to Employment web site. It has a special section on benefits counseling. There you'll find information and resources explaining all the different ways it can be helpful.

Slide 21

I'd like to acknowledge the resources I have used in today's webinar.

Slide 22

Finally, I'll leave you with my contact information. Again, my name is Ebony Wade. I'm an IPS trainer with the Illinois Department of Human Services, Division of Mental Health. My office is located at Chicago Read Mental Health Center 4200 N. Oak Park Avenue in Chicago, IL 60634, and my email address is ebony.wade@illinois.gov. Thank you for joining me today.

Slide 23

Announcer: Thank you for listening. You can obtain additional recordings, or download a transcript, by visiting the Illinois Supported Employment Transformation web site.

Funded under SAMHSA's Transforming Lives through Supported Employment Initiative (SM-14-011)