



**The Emerging Profession of  
Benefits Counseling**  
*State and National Perspectives*

WRA/RFW  
Rehabilitation and Transition Conference  
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**The Emerging Profession of  
Benefits Counseling**  
*State and National Perspectives*

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**Outline**

- Benefits Systems
- Different Types of Benefits Counseling
- Work Incentives Benefits Counseling
- Vermont's Experience
- Benefits Counseling in Wisconsin
- National Consortium
- Quality Outcomes - Standards Development
- Professionalization and Implications
- Q & A



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## Some Facts

- Healthcare
- Transportation
- TANF
- Employment rate of PWD
- Increasing number of SSA beneficiaries
- Aging Workforce
- Returning War Veterans

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## Private Benefits & Services

- Health Insurance
- Life Insurance
- Disability Insurance
  - Short-Term Disability (STD)
  - Long-Term Disability (LTD)
- Pension and Retirement
- Long-Term Care

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## Public Benefits and Services

- Social Security Disability Income (SSDI) (federal SSA)
- Supplemental Security Income (SSI) (federal SSA)
- Vocational Rehabilitation Services (states and federal RSA)
- Workers Compensation (states and federal DOL)
- Unemployment Compensation (states)
- Veterans Benefits (federal VA)
- Medicare and Medicaid (federal CMS)
- Housing Assistance (federal HUD)
- Energy Assistance (federal DHHS)
- Food Stamps (federal USDA)
- Temporary Assistance for Needy Families (federal TANF)
- Earned Income Tax Credit (federal IRS)
- Transportation Assistance (states)

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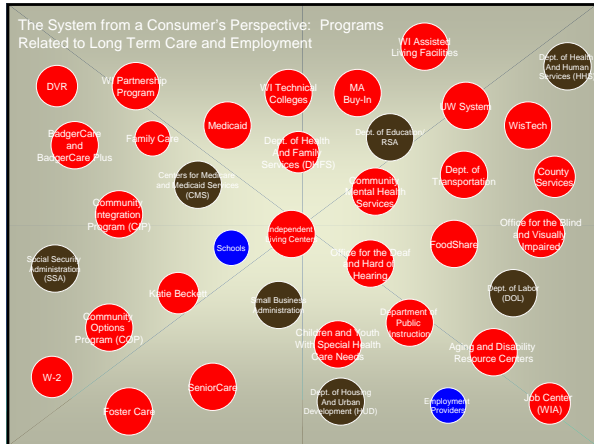
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## Attempted Solutions

- Case Management
- Disability Management
- Total Absence Management
- Managed Care
- System Change efforts
- Legislation and Regulations

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## Who brings it all together??

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## Benefits Counseling

- Benefits counselors help people to navigate the complex system of benefits to achieve their goals.
- Each type of benefits counseling performs the same function, with a different emphasis, population and benefit programs.



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## Benefits Counseling in Wisconsin

Three kinds of benefit specialists in Wisconsin, each with a different focus.

- **Elderly Benefit Specialists** – people age 60 and older
- **Disability Benefit Specialists** – people with disabilities ages 18 to 59 in a county served by an Aging and Disability Resource Center
- **Work Incentives Benefit Specialists** – current beneficiaries seeking to work



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## Elderly Benefits Specialists

- Long-Standing Program – More than 20 years in operation
- Focus: Access to Income, Health Care and Other Age-based Benefits
- Client Population: People age 60 and older
- A Legal Services Program funded through the federal Older Americans Act



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## Disability Benefit Specialists

- Program started in 1999 in pilot Family Care counties. Incorporated into the Aging and Disability Resource Centers. Statewide by 2010.
- Focus: Access to Income and Health Care Benefits through application and appeal assistance
- Client population: people ages 18 to 59 with physical and/or developmental disabilities, substance abuse disorders, and/or mental illness

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## Work Incentive Benefits Specialists

- Developed in 1990's
- Focus: Impact of Employment Earnings on Disability Benefits
- Client Population: Any Age Person with a Disability

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## Work Incentives Benefit Counseling

“Strategies, services and supports that seek to promote work preparation, attachment, and advancement focusing on the enhancement of self-sufficiency and independence of Social Security Administration beneficiaries and recipients with disabilities through informed choice, which may result in decreased reliance on public benefit programs and increased financial well being.”

(Golden, O'Mara, Ferrell and Sheldon, 2000)

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# A Theoretical Construct

(Golden, O'Mara, Ferrell & Sheldon, 2000)

- Benefits Screening
- Benefits Advisement
- Benefits Management

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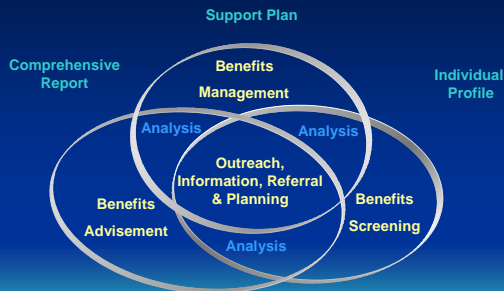
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# A theoretical construct for benefit planning and assistance

(Golden, et al., 2000)



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# State of Vermont's experience

(4-year study beginning in 1999, N=672 for each group)

Study Groups	Two-Years Before	Two Years After
Benefits Counseling	\$530	\$1,102
Contemporaneous	\$530	\$653
Historical Comparison	\$373	\$589

Average Earnings Per Person Per Quarter  
(converted to 1997 dollars to adjust for inflation effects across time)

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## Programmatic Issues

*(Work Incentive Benefits Counseling)*

- Funding Stability and Sustainability
- Linkage and Integration with Employment Services/Programs
- Ongoing Training and Technical Assistance



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## Funding

- Work Incentives Planning and Assistance (WIPA)
- Medicaid Infrastructure Grants (MIG)
- Vocational Rehabilitation Program
- Provider Perspective



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## Integration with Employment Services

**Benefits Counseling is key component for serving your consumers who want to work**

- Systems complex, changing, individualized
- Wrong or incomplete can harm consumer
  - Loss of critical benefits
  - Under-employment
  - Decision NOT to work!
- Educate staff on issues and how to access quality resources



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## Trends Impacting Employment and Benefits Counseling

- “New” SSA Ticket to Work
- Sub-minimum wage controversy
- Push for integrated employment
- Managed Care

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## Training and Technical Assistance

- WIPA Training & Technical Assistance provided by Virginia Commonwealth University (VCU)
- Wisconsin Disability Benefits Network (WDBN)
- Cornell University Web Courses
- National Ben Spec Associations

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## Wisconsin Disability Benefits Network (WDBN)

- Wisconsin’s training & support network for benefits specialists
- Experienced cadre of specialists using multi-tiered curriculum for practitioner training as well as consumer and professional outreach
- Infrastructure for training, TA, and disability benefits information dissemination: quarterly meetings and newsletter

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### Quality Outcomes

- Consistency and quality
- Promote benefits planning for the public
- Continuous quality improvement
- Continuous response to consumer needs



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### Quality Outcomes

- Access
- Effectiveness
- Efficiency
- Person served satisfaction
- Stakeholder satisfaction



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### Programmatic Issues All Benefit Specialist Programs

Credentialing/Quality Assurance

- Highly trained
- Professionalization

Training

- Need for joint training efforts



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## Professionalization and Implications

- National Validation Study
- Standards of Practice
- Code of Professional Conduct
- Content for Education and Professional Development
- Credentialing
- Evidence-based Research
- Suitability



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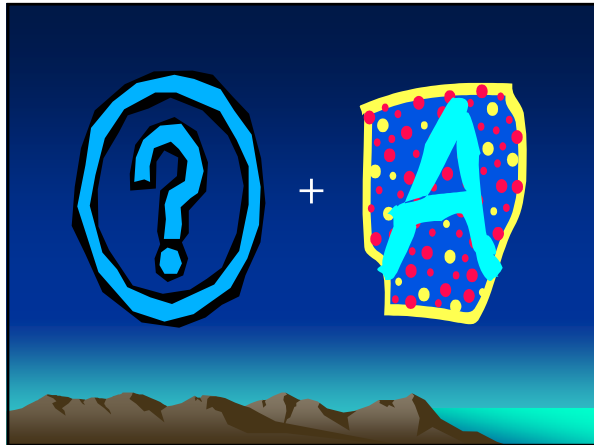
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