

# **Introduction - Understanding the WIPA Program and Your Role as a Community Work Incentives Coordinator (CWIC)**



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# **Introduction - Understanding the WIPA Program and Your Role as a Community Work Incentives Coordinator (CWIC)**

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## **Learning Objectives**

After you have read this chapter and completed the associated lectures and activities during the WIPA Initial Training, you should be able to:

1. Describe the relationship between poverty and disability, and how low rates of employment among adults with disabilities contributes to this problem.
2. Identify the goals of the WIPA program.
3. Identify and describe the six service components of the WIPA program.
4. Describe the five requirements Community Work Incentives Coordinators (CWICs) must meet to provide WIPA services.
5. Describe the essential job functions of CWICs.
6. Describe the differences between CWICs and Community Partner Work Incentives Coordinators (CPWICs)
7. Describe the purpose of the WIPA initial training manual and the limits to using this manual to provide comprehensive and accurate work incentives counseling.
8. Identify sources of information CWICs use to research questions about benefits and work.

## **List of Acronyms**

- BS&A – Benefits Summary and Analysis
- CCCs – Continuing Certification Credits
- CWIC – Community Work Incentives Coordinator
- CPWIC – Community Partner Work Incentives Coordinator

- EN – Employment Network
- I&R – Information and Referral
- PII – Personally Identifiable Information
- SSDI – Social Security Disability Insurance
- SSI – Supplemental Security Income
- NTDC – Virginia Commonwealth University’s National Training and Data Center
- VR – Vocational Rehabilitation
- WIPA – Work Incentives Planning and Assistance

## **Understanding the Problem – The Relationship between Poverty and Disability**

Unfortunately, in the United States, poverty and disability often go hand in hand. A number of recent studies have uncovered the following disturbing statistics:

- In the United States in 2019, the poverty rate of working-age people with disabilities was 25.1 percent (**American Community Survey- Poverty - 2019 -** <http://www.disabilitystatistics.org/reports/acs.cfm?statistic=7>).
- Almost half of working-age adults who experience income poverty for at least a 12-month period have one or more disabilities.
- Nearly two-thirds of working-age adults who experience consistent income poverty — more than 36 months of income poverty during a 48-month period — have one or more disabilities.
- People with disabilities are also much more likely to experience material hardships — such as food insecurity; inability to pay rent, mortgage, and utilities; or inability to get needed medical care — than people without disabilities at the same income levels. The same goes for families caring for a child with a disability.
- Individuals with disabilities are also nearly twice as likely to lack even modest savings in case of an unexpected expense or other financial shock. Seventy percent of individuals with disabilities responded that they “certainly” or “probably” could not come up with \$2,000 to meet an unexpected expense, compared to 37

percent of individuals without disabilities (See **Disability Is a Cause and Consequence of Poverty**

<http://talkpoverty.org/2014/09/19/disability-cause-consequence-poverty/>).

When we restrict our analysis to beneficiaries of the Social Security disability programs, the relationship of poverty and disability becomes even more pronounced. Consider these facts from **Social Security's Monthly Statistical Snapshot for September 2021**

([https://www.ssa.gov/policy/docs/quickfacts/stat\\_snapshot/](https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/)):

- Approximately six million beneficiaries - more than 70 percent of Supplemental Security Income (SSI) beneficiaries and 30 percent of Social Security Disability Insurance (SSDI) beneficiaries - are currently living below the federal poverty level.
- The average SSI benefit of \$586 per month (September 2021) was only 55.1 percent of the 2021 federal poverty level for a family of one. The maximum federal monthly SSI payment of \$794 (in 2021) was 74.7 percent of the 2021 federal poverty limit for a family of one.
- The average SSDI monthly benefit of \$1,152 (September 2021) was only 83.7 percent of the 2021 federal poverty level for a family of one.

A major cause of poverty and material hardship among Social Security disability beneficiaries continues to be the low rates of employment within the population. According to the U.S. Bureau of Labor Statistics, in 2021, only 19.1 percent of persons with a disability were employed while 63.7 percent of persons without disabilities were employed during the same period. In addition, working disabled individuals worked fewer hours. Among workers with a disability, 29 percent usually worked part time in 2021, compared with 16 percent of those without a disability (**Persons with a Disability - Labor Force Characteristics Summary February 24, 2022;**

<https://www.bls.gov/news.release/disabl.nr0.htm>).

# **Breaking the Connection between Poverty and Disability – Work Incentives Planning and Assistance (WIPA) as Part of the Solution**

Social Security beneficiaries with disabilities are often economically vulnerable, and often receive essential support from a web of benefit providers and means-tested economic support programs. These benefit programs and support service systems have entitlement requirements sensitive to earned income. Beneficiaries often do not fully understand how paid employment will affect their benefits. This lack of understanding leads beneficiaries to fear that employment will cause the loss of critical cash benefits and health insurance.

In 1999, Congress passed the Ticket to Work and Work Incentives Improvement Act to address this barrier to employment. The Ticket to Work and Work Incentives Improvement Act authorized the Work Incentives Planning and Assistance (WIPA) program. The WIPA program has a national cadre of highly trained professionals who provide in-depth counseling to Social Security disability beneficiaries about how paid employment affects benefits. The goals of the national WIPA program are to:

- Provide accurate and timely work incentives planning and assistance services that enable beneficiaries to increase their earnings capacity over time and maximize the financial benefit of working.
- Support beneficiaries in successfully maintaining employment (or self-employment) over time. Success means not just getting a job, but instead, improving long-term economic security through employment

The Ticket to Work and Work Incentives Improvement Act authorized Social Security to award cooperative agreements to community-based organizations to provide WIPA services to its disability beneficiaries. Social Security currently funds and oversees 74 cooperative agreements throughout every state, the District of Columbia, and the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the Virgin Islands. WIPA programs provide disability beneficiaries with accurate, comprehensive information about how employment impacts



Social Security disability benefits, associated health insurance (Medicare and Medicaid), as well as other federal, state, or local benefits programs.

## **WIPA Service Components**

The WIPA program includes the following service components:

### **1. Screening Requests for Services to Establish Program Eligibility and Determine Priority for WIPA Services**

WIPA services are available to individuals who are between age 14 and full retirement age who are eligible for Social Security disability benefits. Not everyone who contacts a WIPA program seeking services meets the eligibility requirements. WIPA personnel must screen all requests to ensure that they provide services to eligible individuals.

Once WIPA staff establishes eligibility, they may need to establish the priority for services. To ensure beneficiaries at highest risk receive services quickly. The priority categories follow:

- Beneficiaries who are working full-time, are self-employed full-time or are about to start full-time work.
- Beneficiaries who are working part-time, are self-employed part-time or about to start part-time work.
- Beneficiaries who have had a job interview within the 30 days prior to their first contact with the WIPA project or Help Line, or who have a job interview within the two weeks following contact with the Help Line or initial contact with the WIPA project.
- Beneficiaries seriously considering employment, who are currently receiving services from a State Vocational Rehabilitation (VR) agency, or who have assigned their Ticket to an EN or other vocational program, or who indicate serious intent to work.
- Other beneficiaries seeking work incentives counseling if the project has capacity to serve them. (2023 Terms and Conditions).

Not everyone who is eligible for WIPA services will have priority for the most in-depth individualized services WIPA programs provide. Social

Security requires WIPA staff to determine which beneficiaries have the greatest and most urgent need for individualized work incentives counseling. We provide you with specific information about managing initial requests for WIPA services in Chapter 10 of Part II of this manual.

## **2. Providing Information and Referral (I&R) Services:**

Beneficiaries contact WIPA programs because they have questions about benefits and work, but they also pose questions about many other issues. WIPA programs work with each eligible beneficiary to determine their presenting needs and then provide the specific information and/or necessary service referrals to meet those needs. Information and referral services involve explaining how various complex systems work and providing support to successfully navigate those systems. This applies to the Social Security disability benefits, public and private health care, and the employment services system for persons with disabilities, as well as a large number of other income support and community service programs (housing, transportation, advocacy, financial services, etc.). We provide you with information about providing I&R services in Chapter 11 of Part II in this manual.

## **3. Gathering Information and Verifying Benefits**

Social Security requires WIPA programs to gather comprehensive information from beneficiaries before providing work incentives counseling. This information includes contact information, basic demographics, benefits received, plans or goals regarding employment, past work since entitlement, and a variety of other data based on the unique needs and circumstances of the individual. WIPA programs must also verify benefits to ensure that information is correct and complete. The information gathering and verification process drives all subsequent work incentives counseling. We provide information about gathering information and verifying benefits in Chapter 12 of Part II in this manual.

## **4. Providing Individualized Work Incentives Planning and Assistance Services**

This is the cornerstone of the WIPA program and includes the following services:

- In-depth personalized benefits analysis covering all federal, state, and local benefits;
- Customized counseling about the effect of work on all federal, state, and local benefits and development of a comprehensive Benefits Summary & Analysis (BS&A) report;
- Assistance with identifying, developing, using, and managing work incentives;
- Assistance with resolving problems related to benefits;
- Assistance with identifying and resolving barriers to obtaining or maintaining employment including referral to other services that may help;
- Coordination with members of the beneficiary's employment support team; and
- Training and support on effective records maintenance and reporting techniques.

We provide information about individualized WIPA services in Chapter 13 of Part II of this manual.

## **5. Supporting Beneficiaries to Manage Benefits**

Social Security disability beneficiaries often need training and technical assistance from WIPA programs to understand their public benefits. WIPA programs help beneficiaries understand the basic eligibility requirements of the benefits they receive. Armed with accurate information, beneficiaries will be less likely to do things that accidentally cause loss of essential cash payments and health insurance. WIPA programs also teach beneficiaries about the effect of earned income on the benefits and the work incentives built into the various programs. When beneficiaries understand how wages will affect benefits, they can plan ahead and prepare for these changes.

WIPA programs also help beneficiaries understand what reports government agencies require. Unfortunately, even with accurate reporting, some benefit problems will occur. WIPA programs also help resolve these problems. We provide specific information about how WIPA programs support beneficiaries to manage their benefits successfully in Chapter 14 of Part II in this manual.

## **6. Ongoing Proactive Follow-Up Services**

Many beneficiaries require ongoing contact from WIPA personnel. Each beneficiary's need for follow-up services is unique. Some individuals may require intense assistance for a short period while others may need lower levels of support spread out over months or years. Some beneficiaries may require long-term work incentives management on a scheduled, continuous basis. We provide specific information about providing WIPA follow-up services in Chapter 15 of Part II in this manual.

## **Understanding the Role of Community Work Incentives Coordinator (CWICs)**

Social Security funded WIPA programs are staffed by personnel known as Community Work Incentives Coordinators (CWICs). CWICs provide WIPA services directly to disability beneficiaries. Social Security has several important requirements for individuals hired to be CWICs in WIPA programs.

1. CWICs must dedicate at least 40% of a full-time schedule (no fewer than 16 hours per week for a 40-hour work week) to WIPA work incentives counseling services with WIPA eligible beneficiaries. CWICs working less than a Full-Time Equivalent (FTE) position must still meet the minimum hour requirement of 16 hours per week providing WIPA services under WIPA project funding.
2. To do their jobs, CWICs must access personal information about the beneficiaries they serve. Social Security requires any WIPA personnel who have access to beneficiary Personally Identifiable Information (PII) to successfully complete a moderate risk (Tier 2) suitability determination prior to working with beneficiaries.
3. CWICs must attend required WIPA Initial Training and successfully earn provisional certification prior to serving beneficiaries. Social Security only accepts the Virginia Commonwealth University National Training and Data Center (VCU NTDC) certification to provide WIPA services. The certification has two parts, both of which Social Security and the VCU NTDC designed to build the necessary technical expertise to serve beneficiaries effectively at

- a beginning level. Part I includes initial training and testing to achieve provisional certification. Part II includes training on federal benefits beyond the ones Social Security administers, as well as opportunities to receive feedback on benefits analyses written for current clients. Prospective CWICs must submit and pass the review of three analyses prior to achieving full certification.
4. Fully certified CWICs must earn a minimum of 18 Continuing Certification Credits (CCCs) annually to enhance their skills. CWICs earn CCCs through approved supplemental training sessions. Certified staff must meet this requirement during each cooperative agreement award year to retain certification. Certified CWICs must also submit a Benefits Summary and Analysis (BS&A) report for review on a periodic basis. CCCs represent the minimum level of continuing education. Social Security expects CWICs to continue to be active learners and researchers.
  5. VCU NTDC training and technical support provides training on federal programs and work incentives that affect beneficiaries. CWICs must work to learn the state and local benefits within their service area to provide effective work incentives counseling. In addition to the CCC requirements for state and local benefit training, WIPA Program Directors must provide training opportunities and technical assistance for all CWICs on applicable state and local programs. Training should focus on eligibility requirements and the effect that employment has on these programs.

## **CWIC Job Duties**

CWICs counsel beneficiaries about how employment will affect their current benefits, public and private health insurance, and other federal, state, and/or local benefits. The essential job functions of a CWIC include:

- Respond to referrals for WIPA services provided by the Ticket to Work Help Line using prescribed protocols.
- Conduct initial interviews with beneficiaries that gather all information necessary to provide comprehensive individualized benefits counseling.

- Verify all federal, state, and local benefits that could be affected by paid employment.
- Provide in-depth individualized benefits analysis covering all federal, state, and local benefits.
- Provide customized counseling about the effect of an individual's employment or earnings goal on all federal, state, and local benefits.
- Develop individualized BS&A reports using the required BSADocs report writing software.
- Assist beneficiaries with identifying, developing, utilizing, and managing work incentives.
- Assist beneficiaries with resolving problems related to benefits.
- Support beneficiaries to identify barriers to obtaining or maintaining employment and make referrals for employment or other services based on the beneficiary's needs.
- Coordinate WIPA services with members of the beneficiary's employment support team.
- Provide training and support to beneficiaries on effective reporting procedures and benefits management techniques.
- Provide ongoing proactive follow-up services to employed beneficiaries as needed.
- Maintain communication with the Social Security Administration and state and local agency personnel as needed to provide effective WIPA services.
- Collect, record, enter, and submit service data as required by the WIPA Program Terms and Conditions.
- Protect the confidentiality and security of all beneficiaries' Personally Identifiable Information (PII).

## **Community Partner Work Incentives Counselors (CPWICs)**

Social Security has a limited amount of funding to support the WIPA program. The demand for WIPA services exceeds the capacity of the current WIPA program.

To support work incentives counseling capacity, Social Security allows PABSS program staff, Employment Network (EN) staff, State Vocational Rehabilitation (VR) staff, and VR sponsored vendors to attend initial WIPA training and pursue full certification. Once certified, we call these individuals Community Partner Work Incentives Counselors or CPWICs. Since CPWICs do not work for WIPA programs that Social Security funds, there are some differences in their requirements. Here are the requirements for CPWICs:

1. Because CPWICs will work with beneficiary Personally Identifiable Information (PII), Social Security requires them to have a favorable suitability determination from Social Security prior to registration for WIPA Initial Training. WIPA staff may attend initial training while their suitability determination is in process but may not work with beneficiaries until Social Security gives them a favorable suitability clearance.
2. Prior to registering for the initial training, CPWICs must complete the Introduction to Social Security Disability Benefits, Work Incentives, and Employment Support Programs Web Course; we also call this the Introductory Web Course. CWICs do not have this requirement, though Social Security encourages them to complete the course if they have the ability to do so before training.
3. Prospective CPWIC training participants must commit to delivering individualized work incentive counseling services to Social Security disability beneficiaries at least 16 hours per week. This means working directly with beneficiaries providing WIPA services to beneficiaries. Since Social Security does not directly oversee CPWIC services, the agency can only recommend that CPWICs provide services at least 16 hours per week in order to retain their knowledge base.

4. Like CWICs, CPWICs are required to complete the WIPA Initial Training and achieve full certification. There is no difference in this process for CPWICs and CWICs.
5. CPWICs are required to complete the 18 Continuing Certification Credits each year to maintain their certification as CWICs, but CPWICs are not required to include in these credits any specific training in state/local benefits. CPWICs also are not currently required to submit BS&A reports for review and grading in order to maintain their WIPA certification.

**Note:** CWICs work for WIPA-funded programs. CPWICs work under other funding. Social Security does not permit people providing services under WIPA to follow only the CPWIC requirements.

## **Using the WIPA Training Manual and Accessing Additional Resources**

The WIPA Initial Training Manual does not represent everything you need to master to become a fully certified CWIC/CPWIC. The information presented in this manual content is limited to what you are expected to master during initial training through Part I of the CWIC certification process (provisional certification). CWICs require additional training and technical assistance to provide accurate and complete individualized WIPA services during Part II of the certification process (full certification) and beyond. Provisionally certified CWICs/CPWICs have just enough information and expertise to begin serving beneficiaries. There is much more you need to do to develop true expertise.

An important part of a CWIC/CPWIC's job is recognizing what you do not know as you begin to serve beneficiaries. As you work with individuals who have complex benefits situations, there will be times when the manual will not provide the depth of information you need. To build competence, CWICs/CPWICs must conduct independent research and seek out additional training and technical assistance.

When conducting independent research into benefits issues, you must access trusted sources of information. Here are some resources we recommend for WIPA program personnel:



### ► **Social Security's Website**

Social Security has an accessible website with resources, tools, and general information that may help CWICs understand complex situations or may provide simple explanations for CWICs to offer beneficiaries when they have questions.

### ► **Social Security Publications and Forms**

Social Security maintains a repository of publications written in plain language covering a wide range of topics. These publications make excellent handouts to give to beneficiaries, but they are also useful for CWICs as they conduct research. You will find **Social Security's publications** online (<https://www.ssa.gov/pubs/>).

There are also times when CWICs need to locate certain Social Security forms. You will find **Social Security's forms** on their website (<https://www.ssa.gov/forms/>).

### ► **Social Security's Program Operations Manual System (POMS)**

The POMS is a primary source of information used by Social Security employees to process claims for Social Security benefits. Social Security maintains the public POMS as a **searchable online database** on Social Security's website (<https://secure.ssa.gov/apps10/>). The public version of POMS is identical to the version used by Social Security employees except that it does not include internal data entry and sensitive instructions.

The POMS contains instructions for Social Security employees and is written in technical terms. Because of this, CWICs sometimes struggle with using the POMS to conduct research. You can get an overview of how to use the POMS by reviewing an archived supplemental training session entitled **"Navigating the POMS" found on the NTDC website** (<https://vcu-ntdc.org/training/supplemental/archives.cfm>).

### ► **Approved Resources Developed by VCU's NTDC**

Social Security contracts with the VCU NTDC to provide training and technical support to WIPA programs. You will find **the NTDC resources webpage** online at <https://vcu-ntdc.org/resources/resources.cfm>.

Social Security also contracts with the NTDC to develop and deliver supplemental training sessions for CWICs/CPWICs. You will find a **list of upcoming training sessions** on the NTDC website (<https://vcu-ntdc.org/training/supplemental/upcoming.cfm>). The VCU NTDC archives all live supplemental training sessions on the NTDC website so you can access them at any time. The NTDC also develops on-demand training sessions. You will find a complete listing of these **archived training sessions** on the NTDC website (<https://vcu-ntdc.org/training/supplemental/archives.cfm>).

### ► **Technical Support Provided by NTDC Technical Assistance (TA) Liaisons**

As soon as you complete initial training, we will provide you with information on your assigned NTDC TA Liaison for ongoing support. This person is available to you by phone or email to provide any assistance you might need as you begin serving beneficiaries. Your TA Liaison can also help with reviewing Benefits Summary and Analysis (BS&A) reports to provide feedback and conducting case reviews to make sure you have covered all the bases in your counseling. You can find a **Listing of the NTDC TA Liaisons with contact information** on the NTDC website (<https://vcu-ntdc.org/aboutus/liaisons.cfm>).

## **Next Steps**

This chapter gives a basic understanding of the WIPA program, the WIPA service components, and your job as a CWIC/CPWIC. During initial training, your instructors will also cover what to expect during the course as well as provide more detail about the CWIC certification process.

The rest of this manual is divided into two parts. Part I covers all of the technical information you need to understand how Social Security Disability benefits work and how paid employment affects them. Part II describes how to provide effective WIPA services to beneficiaries.

Providing work incentives counseling is both challenging and rewarding. You will be the person with the right answer who can help beneficiaries improve their quality of life. Remember that what you do can and will make a difference. Happy learning!