

Part II Chapter 11 – Providing Effective Information and Referral Services in the WIPA Program

Contents

Chapter 11 – Providing Effective Information and Referral Services in the WIPA Program	1
Learning Objectives.....	1
List of Acronyms.....	1
Information and Referral (I&R) Services Defined.....	2
The Purpose of I&R Services	2
How to Provide I&R Services	3
Providing I&R about Social Security Benefits	5
Providing Employment Focused I&R Services.....	9
Providing I&R to Meet Other Needs	17
Next Steps.....	22

Chapter 11 – Providing Effective Information and Referral Services in the WIPA Program

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 what information and referral (I&R) services are and their purpose in the WIPA program.
2. Describe successful strategies for providing I&R services to beneficiaries.
3. Identify which beneficiaries should receive general information about Social Security disability benefits and how these benefits are affected by paid employment.
4. Identify the circumstances under which a CWIC would refer a beneficiary to Social Security.
5. Describe the four goals of providing employment focused I&R services in the WIPA program.
6. Identify common sources of referrals for financial assistance, help with physical and Mental Health, advocacy / legal assistance, and crisis Intervention.

List of Acronyms

- AJC – American Job Center
- BS&A – Benefits Summary and Analysis
- CAP – Client Assistance Program
- CIL – Center for Independent Living
- EN – Employment Network
- I&R – Information and Referral

- JAN – Job Accommodation Network
- LSC – Legal Services Center
- PABSS – Protection and Advocacy for Beneficiaries of Social Security
- PASS – Plans to Achieve Self-Support
- SNAP – Supplemental Nutrition Assistance Program
- TANF – Temporary Aid to Needy Families
- TtW – Ticket to Work
- VA – Veterans Administration
- VBA – Veterans Benefits Administration
- VR – Vocational Rehabilitation
- VR&E – Vocational Rehabilitation and Education

Information and Referral (I&R) Services Defined

Information and referral (I&R) services are a common form of assistance human services professionals provide within a number of fields, including disability services. I&R is the active process of:

1. Providing accurate and complete information to beneficiaries that enables them to pursue their employment and economic self-sufficiency goals; and
2. Linking beneficiaries who need services or supports with a program or organization that will provide them the assistance they require. In the most basic sense, I&R assistance is the practice of bringing people and services together.

The Purpose of I&R Services

Providing I&R services in the WIPA program has the following critical purposes:

1. To educate beneficiaries about Social Security disability benefits, associated health insurance programs (Medicaid and

Medicare), and how these benefits may be affected by paid employment;

2. To connect Social Security disability beneficiaries with the employment services and other supports they need to be successful pursuing their employment goals; and
3. To link beneficiaries with local community resources and support services that address additional needs, such as specialized transportation, personal assistant services, assistive technology, or financial education.

Beneficiaries who reach out to a WIPA program have a reason for making contact – there is always an underlying need for information or assistance that addresses their individual situation. The CWIC’s job is to work with each beneficiary to determine their presenting need and then provide the specific information to answer questions and make service referrals to get those needs met. CWICs deliver I&R services during every interaction with beneficiaries since so much of what they do involves 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, as well as a large number of other income support and community service programs (housing, transportation, advocacy, financial services, etc.) CWICs provide I&R services to beneficiaries during every interaction.

While every beneficiary who contacts a WIPA program receives I&R services, there is no one standard for delivering that service. It all depends on where an individual stands on the employment continuum and each individual’s unique circumstances. For example, beneficiaries who are just beginning to think about the possibility of work may pose simple questions that the CWIC can answer with summary information during a brief phone conversation. Other beneficiaries who receive individualized WIPA services may require I&R support on a variety of topics provided over multiple contacts in addition to customized benefits analysis and advisement.

How to Provide I&R Services

So, how do CWICs go about providing I&R services? The first step is to determine the presenting need. What information does the beneficiary

require to move forward toward their employment goal? What problem is the beneficiary experiencing that you could help resolve by making a referral? The process of determining a beneficiary's I&R needs is not always easy. The following strategies can help you determine the beneficiary's presenting needs:

- Pay close attention to what the beneficiary is saying and listen for cues to other potential needs.
- Avoid thinking about what you are going to say while the beneficiary is talking. Instead, actively listen to what the beneficiary is saying.
- You should not assume that the initial request for information is all that the beneficiary wants or needs to know. Gently probe with follow-up questions to make sure the beneficiary does not want additional information. Ask clarifying questions and rephrase what you think the need is in order to confirm.
- Maintain control of the call; gently re-direct the beneficiary as needed to stay on track.
- It may be helpful to take notes during the conversation so as not to lose track of questions the beneficiary poses or problems he or she describes. This list is what you will use when you provide I&R services.

Once the presenting needs are clear, the next step is to decide how best to meet them. Can you simply provide a verbal or written explanation of the issue, or does the need require a referral to another agency? In many cases, both will be necessary. Sometimes there may be more than one presenting need or problem. Here are some practical tips:

- The key is to stay organized and handle one presenting need at a time. Based on your notes about the various needs and questions posed, answer the simplest ones first, then cover the more complex questions.
- When addressing each need, provide a summary explanation of the issues involved and be specific about steps the beneficiary can take to resolve the issue.

- Use plain language and avoid technical terms, acronyms, and jargon.
- Stop periodically and ask the beneficiary for feedback to determine how well he or she comprehends the information you provide. Be prepared to explain some concepts multiple times in different ways and give examples to illustrate your points.
- If you mention a specific agency, program, or service, ask the beneficiary if they have heard of it before. Be prepared to provide an overview of what the agency or program does and who it serves.
- Follow-up your verbal explanations with written material that the beneficiary can refer to later. This is especially important when you make referrals to agencies. Providing written contact information and instructions on how to apply for a program or service will help the beneficiary act on the referral.
- In most cases, CWICs should not contact programs or agencies on behalf of a beneficiary receiving I&R services. Your job is to provide adequate information and guidance to enable the beneficiary (or their representative) to directly contact the referral entity.
- Manage expectations by not making guarantees about the services beneficiaries will receive when they contact local agencies. Some agencies have waiting lists for certain programs while others may have a lengthy application process.
- You need to have a solid understanding of local services, program eligibility requirements, and application procedures. Do NOT refer beneficiaries to programs or services for which they are clearly ineligible.

Providing I&R about Social Security Benefits

As we discussed in Chapter 10, not all beneficiaries who are eligible for WIPA services receive individualized work incentives counseling services. Because demand for WIPA services exceeds the current program capacity, Social Security directs WIPA programs to reserve individualized counseling for high priority beneficiaries who are currently

employed, about to enter employment, or pursuing a specific employment goal. So, what should you do to meet the informational needs of beneficiaries who are not currently receiving individualized counseling and a written BS&A report? For these beneficiaries, I&R services are really critical – especially summary information about how work affects Social Security disability benefits. You typically provide this service by offering a brief verbal discussion and following that with written information sent to the beneficiary by mail or email. There are many options for providing this information in writing, including the following:

- Fact sheets that give an overall description of how work affects benefits by program (Title II and SSI) or by individual work incentive (e.g., Student Earned Income Exclusion, Impairment Related Work Expense, etc.). **Approved resource materials** are available on the VCU NTDC website (<https://vcu-ntdc.org/resources/resources.cfm>). Social Security publications, such as **The Red Book**, a pamphlet entitled **Working While Disabled**, and a publication on **Plans for Achieving Self-Support (PASS)** are available on the Social Security website (<https://www.ssa.gov/pubs/>).
- For SSI recipients, Social Security has a number of short **SSI Spotlights** that are really easy to understand and cover most areas that beneficiaries have questions about. You can find those on the Social Security website (<https://www.ssa.gov/ssi/links-to-spotlights.htm>). There is also an excellent discussion of the SSI program in an online publication entitled **Understanding Supplemental Security Income** (<https://www.ssa.gov/ssi/text-understanding-ssi.htm>).

Special Considerations for Delivering I&R about Social Security Benefits and Work

There are two situations in which CWICs need to use extra caution when delivering I&R services.

Situation 1: A beneficiary receiving I&R ONLY asks questions that require individual analysis and benefits verification.

When CWICs limit services to ONLY I&R, they do not perform extensive information gathering or verification of benefits. This means CWICs do not have all of the facts needed to get into case-specific details when discussing work and benefits. When providing I&R services about Social Security benefits to beneficiaries, CWICs must be very careful to stick with general summary information. CWICs can only speak in general terms when they explain how Title II disability benefits and/or SSI are affected by paid employment. If beneficiaries receiving I&R services ask specific questions about their unique benefits circumstances, the CWIC must not provide answers without having complete information. The preferred alternative is to offer individualized services to the beneficiary. If the beneficiary accepts, you would move on to full information gathering, benefits verification, and development of a Benefits Summary and Analysis (BS&A) report.

Situation 2: A beneficiary who is employed or close to employment who requests only general information about how work will affect benefits during the initial contact.

There are some important things to consider when a beneficiary who is employed or very close to employment requests lengthy explanations about work and benefits during the initial interview. When CWICs provide too much summary work incentives information during the initial contact, beneficiaries are less willing to participate in individualized benefits analysis and counseling. CWICs need to be very cautious about this. For beneficiaries who really need customized benefits analysis and advisement, it is best to refrain from providing extensive generic information until you have the opportunity to discuss the value of individualized services and benefit analysis. CWICs should answer questions briefly to alleviate any immediate concerns about working, but should educate the beneficiary about why individualized services are worthwhile.

Without verifying benefits, it is easy to give the right answer to the wrong question. For example, a person receiving SSI may ask a question about the Trial Work Period that you answer correctly, but the answer does not apply to that person's benefits. Even though your answer to the question was correct, the beneficiary walked away from

that interaction with information that does not apply to them, and the misunderstanding may hurt them in the future.

Referrals to Social Security

The primary focus of the WIPA program is to provide information to assist beneficiaries to return to work. There are many questions or problems a Social Security disability beneficiary may have about benefits that are not related to work that may make it necessary for you to refer the beneficiary to Social Security. For individuals who will only receive I&R services, the best way to handle these issues is to provide a brief explanation and then direct the person to contact Social Security. The following common questions indicate you should refer the beneficiary to Social Security:

- Can you help me get my name or address changed?
- Can I get my payee taken off my account so I can get my own check?
- I'm on disability and just had a baby. Can I get a check for my child too?
- My husband recently passed away. How can I get benefits off his record?
- How can I get more SSI? I just moved into my own apartment, and I need more money.
- How can I get less money taken out of my check for this overpayment?
- My check didn't show up in my account this month! What do I do?
- I got a letter from Social Security saying they are going to conduct a review of my medical condition – what do I do?
- I am engaged to be married (or just got divorced). Will this affect my benefits?

When referring beneficiaries to Social Security, it is best practice to offer the phone number and address to the local office as well as the 800 number so they have options for contact. In some cases, referring a beneficiary to information on Social Security's website will resolve the issue.

Providing Employment Focused I&R Services

CWICs serve as an active and integral part of the vocational services team for the beneficiaries they serve. While work incentives planning and assistance continues to be the core work performed by CWICs, there is more to supporting employment outcomes than only assisting beneficiaries with work incentives. To be effective in supporting beneficiaries in their efforts to work, CWICs must expand their counseling skills to help beneficiaries set employment goals and identify the services needed to achieve these goals. These areas include the following:

1. Helping beneficiaries determine what specific services and supports they may need to identify, select, or clarify their career goals;
2. Helping beneficiaries determine what specific services, supports, or accommodations they may need to achieve the desired career goal;
3. Explaining Social Security's Ticket to Work (TtW) program and the full array of vocational services and supports available to individuals with disabilities in the local service area;
4. Connecting beneficiaries with the specific services and supports they need to obtain and maintain paid employment from state Vocational Rehabilitation (VR) agencies, Employment Networks (ENs) under the TtW program, American Job Centers (AJCs), or the Veteran's Administration (VA).

Each of these four areas requires CWICs to provide employment focused I&R services, regardless of their priority level or position on the employment continuum. Since our primary mission is to support employment among Social Security disability beneficiaries, this type of I&R service is essential for everyone we serve. Let's take a look at the CWIC's role in each of these areas individually.

Helping Beneficiaries Determine the Specific Services and Support they may need to Identify, Select or Clarify their Career Goals

Assisting beneficiaries to identify and pursue career goals is a challenging task. To be clear, Social Security does not expect CWICs to

provide formal career counseling or vocational assessment. Trained and experienced rehabilitation professionals either within the state Vocational Rehabilitation (VR) system, ENs, or other employment service provider agencies best perform this function. CWICs do need to know what type of career exploration and vocational assessment services are available within the community. They also must be prepared to refer beneficiaries to the various agencies based upon need. CWICs must take the time to conduct research and interview personnel from local agencies to gather this information. Here are some of the most common resources for career exploration services available in most areas:

- State VR agency;
- ENs;
- Community Rehabilitation Agencies offering short- and/or long-term employment services;
- AJC/Workforce Centers operated by the Department of Labor;
- Veterans services (Veterans Rehabilitation and Employment Programs);
- Private-for-profit entities such as staffing agencies, private rehabilitation companies, etc.; and
- **Online self-service resources**
(<http://www.careerinfonet.org/explore/>).

To address this need, CWICs should begin by asking beneficiaries about their desired employment outcome and earnings goal before they begin providing I&R or analyzing benefits. Beneficiaries may not even be aware that there are services available to help them select an appropriate career goal and develop a plan for achieving this goal. A beneficiary who indicates that they have no clear employment objective is obviously in need of career counseling, and CWICs should refer them for this service before any individualized work incentives counseling begins. While CWICs can provide general information about the effect of earned income on Social Security benefits at this point, beneficiaries need to have a fairly specific earnings goal before CWICs can provide truly customized WIPA services.

Helping Beneficiaries Determine the Specific Services, Supports, or Accommodations that may be Necessary to Achieve the Desired Career Goal

CWICs often meet with beneficiaries who have a clear employment objective, but who also face challenges when pursuing their goals. In these cases, CWICs can offer a valuable service by helping the beneficiary think through the requirements of various jobs (or self-employment), to identify their specific service needs, and recognize the supports or accommodations they will need to successfully pursue their chosen career.

While some CWICs may feel uncertain about their ability to help beneficiaries identify appropriate employment services, technical support and advice in this area is usually readily available. In most local communities, Centers for Independent Living (CILs) and State Assistive Technology Technical Assistance Projects can offer training seminars to acquaint CWICs with the use of various assistive technologies and available accommodations, as well as rehabilitation services and supports. In addition, getting to know the full range of services available through the State VR agency will help beneficiaries to understand what is available to support their employment or return-to-work objectives. CWICs do not need to be experts in rehabilitation technology or job site accommodation, but they do need to have an awareness of what is possible, as well as what is available in the local area.

Another excellent source of information in this area is the Job Accommodation Network (JAN). JAN is a leading source of comprehensive information and guidance on workplace accommodations and disability employment issues. JAN provides detailed, individualized technical assistance on workplace accommodations, the Americans with Disabilities Act (ADA) and related legislation, and self-employment and entrepreneurship options for people with disabilities. It serves a wide audience, including people with disabilities and their families, large and small private employers, government agencies, and service providers. CWICs can learn more about **JAN** by going to their website (<https://askjan.org/index.cfm>).

Explaining Social Security’s Ticket to Work Program and the Full Array of Vocational Services and Supports Available to Individuals with Disabilities in Local Communities

Many individuals with disabilities have difficulty navigating the complex array of employment services available in their local community. CWICs must be prepared to explain how the TtW program functions and how beneficiaries may use a Ticket to access the services and supports needed to achieve paid employment. There are many resources available on the **Ticket to Work** website (<https://choosework.ssa.gov/>) that are developed specifically for beneficiaries to help them understand how the Ticket program works.

Not only is it important to explain how beneficiaries can use the Ticket program to access services, but CWICs also must be able to provide information to beneficiaries about the various agencies that deliver vocational services and supports. This includes ENs operating within the TtW program, as well as other federal, state, and local agencies that may also assist beneficiaries. CWICs should do more than merely hand out a list of agency names with contact information when providing information about employment services. They should review the provider options with the beneficiary and discuss which options make the most sense for the individual given his or her unique preferences and circumstances. Each agency has its own eligibility criteria, enrollment procedures, and program guidelines. You can find a **listing of approved ENs and contact information for the state VR** agencies on the Choose Work website (<https://choosework.ssa.gov/findhelp/>).

Connecting Beneficiaries with the Specific Employment Services and Supports They Need to Obtain and Maintain Paid Employment

CWICs often help beneficiaries by making referrals to vocational service provider agencies. To make effective referrals, the CWIC needs to know which agency offers services that best meet a beneficiary’s needs. The most common sources of employment services are listed below, along with the types of services provided by each agency.

Employment Networks

Many beneficiaries can benefit from the employment services and supports provided by ENs. These agencies provide a wide variety of employment services, such as vocational counseling, job skill training, job placement assistance, supported or customized employment, and many others. Some ENs specialize with certain groups of individuals, such as those who require extensive assistive technology or specific types of job accommodations. Others focus on transition-age youth, English language learners, or other specialized populations. Keep in mind that some ENs don't provide a direct service, but rather process ticket payments to reimburse beneficiaries directly for the cost of services or items they purchase in order to work. The following questions would be good indicators that the person would be well served by an EN.

- I really want to work enough to get off Social Security benefits, but I need help with my job search. What options do I have?
- I got services from the State VR agency in the past, but I wasn't satisfied with the outcome. Where else can I get the services I need to achieve my work goal?
- I need training to help me get a job that pays more money. Who can help me find the right training?
- Once I get a job and the State VR agency closes my case, where can I go to get vocational counseling to help problem solve issues I run into on the job?

State Vocational Rehabilitation Agencies

CWICs often provide referrals to state VR agencies, which serve a broad population and provide services to all eligible beneficiaries. State VR agencies also tend to be a major source of financial assistance for higher education, vocational training programs, or capitalizing a small business. For example, state VR agencies may be an appropriate referral for beneficiaries who pose the following questions:

- I want to work, but the training for the job I want costs a lot of money. Where can I get help with the training costs?
- I want to start my own business, but I need help with buying some expensive equipment. Where can I get help?

- Where can I go to get some help with getting a wheelchair lift for my van so I can use it to drive to work?
- I already have a degree, but I need some special equipment to help me do my job since I became disabled. Where can I go?

American Job Centers (AJC)

AJCs provide free help to all job seekers for a variety of career and employment-related needs. The centers help beneficiaries search for available jobs, receive training, and obtain specialized supports to address their employment-related needs. Some AJCs are also ENs within the TtW program. Examples of beneficiary questions that indicate the AJC would be an appropriate referral include:

- I just lost my job; my employer laid me off. Where do I go for help to find another job?
- I don't need any of the Ticket services you talked about. I just need a place to use the computer and send out some resumes. Is there a place like that in my town?
- Is there somewhere I can go to get some help with working on my resume?
- I heard that there are some places around that may let me be an apprentice. Is there someone I can talk to about getting that set up?
- Where can I get information on childcare assistance?
- I have been interviewing for jobs, but not getting any offers. Is there some place I can go to get help developing a better resume or learning interview skills?

Veterans Administration Resources

The Veterans Benefits Administration (VBA) operates a number of programs that provide a vast array of information and services for veterans. The Education and Training program assists veterans seeking to obtain additional post-secondary education or specialized training that will enable them to pursue their chosen career. The Vocational Rehabilitation and Employment (VR&E) program provides many different types of services to veterans seeking to obtain employment or

start their own business. The VBA is an appropriate referral source for veterans who ask:

- Is there any kind of help I can get to train for a different job?
- What kind of help can I get to set myself up in a business?
- Who can help me figure out what I can do for work, now that I have this disability?
- I think I could do the kind of work I used to before my injury, but who can I get to help me figure that out?
- Is there any help for me to go back to school?
- Will working affect my percentage of disability or my veteran's benefit amount?
- I'm worried about keeping a place to live. Are there any special programs for veterans?

The following two websites provide access to a wealth of great information about the VBA programs:

1. **Veterans** Benefits Administration (<https://www.benefits.va.gov/benefits/>)
2. **Benefits.gov** (<https://www.benefits.gov/>)

The Benefits.gov website provides access to Frequently Asked Questions, an online "Ask a Question," and listing of toll-free numbers under the Contact Us tab.

Assisting Beneficiaries with Disabilities to Resolve Problems or Overcome Barriers Related to Obtaining a Job and Maintaining Employment

After receiving referrals for employment services from CWICs, some beneficiaries encounter problems connecting with the proper contact person, or the agency may determine that the individual is not eligible for services. When the plan for accessing the services necessary to attain employment goes off-track, CWICs must be available to help. In some cases, the beneficiary may need to appeal unfavorable eligibility determinations that limit a beneficiary's ability to access services. CWICs must be well versed in the various ways agencies handle

complaints or appeals and must be able to explain these to beneficiaries as well as offer support to complete these procedures.

Client Assistance Program (CAP)

The CAP ensures the protection of individuals receiving or seeking services under the Rehabilitation Act; for example, from the state VR agency. The CAP may be a division of the same agency that provides other Protection and Advocacy (P&A) programs, but not always. In some cases, separate agencies house CAP. A referral to CAP is appropriate when a beneficiary asks the following type of questions:

- My VR counselor told me that I must pay for my own hand controls for my car, but I can't afford to. Is that right?
- The VR office in my town told me that I am not eligible for their services. Where can I go to appeal this decision?
- I want to change to a different VR counselor and the local office says I can't. What are the rules on this?
- I need VR to open my case back up and help me with some issues I'm having, but they said no. What do I do now?

Protection and Advocacy for Beneficiaries of Social Security (PABSS)

As described in Chapter 9, PABSS is a program provided by state P&A agencies for Social Security beneficiaries who need assistance with issues involving their employment service providers, employers, WIPAs, or Social Security. Situations that PABSS may assist with include inadequate services provided by ENs, rights violations, adverse Social Security work-related decisions or overpayments, or TtW issues.

PABSS services may be helpful in the following types of situations:

- I signed a plan with my EN and now they won't provide the services they agreed to. What do I do?
- I have been trying for three years now to get my local VR to open up a case and give me the help I need to get a job. They keep telling me they have no services available for me. Can I get a lawyer to help me with this?

- My EN agreed to pay me part of my outcome payments, and now every time I call them, they tell me they never agreed to that. What do I do?
- I am interested in going back to work, but I worked a few years ago, and now I have this huge overpayment from Social Security. They think I worked more than I did, and their records don't match mine. How can I get help?
- I requested an accommodation from my employer. Now my employer is threatening my job because of my disability. Now that they know I have a disability, can they keep asking about my medical condition?

Finally, there are a number of things that can create barriers to employment or cause problems at an existing job that are completely unrelated to the employment services system. During the initial contact, CWICs should ask beneficiaries about their perceived barriers to employment and be prepared to make referrals for assistance. CWICs need to have a clear understanding of local resources that can assist with the following common areas:

- Lack of reliable transportation;
- Lack of child or elder care;
- Communication barriers;
- Family or personal crises; and
- Past felony convictions or other issues related to the criminal justice system.

Providing I&R to Meet Other Needs

During the delivery of I&R services, beneficiaries may describe unmet service needs that make it difficult for them to obtain and maintain employment. While none of these areas are the primary focus for WIPA projects, they are still areas in which the beneficiary may need some assistance. The most common areas include:

1. Financial Assistance
2. Physical and Mental Health Resources

3. Advocacy or Legal Assistance
4. Crisis Intervention

Referrals for Financial Assistance

There are many income support programs available in local communities. These include:

- Supplemental Nutrition Assistance Program (SNAP)
- Temporary Assistance for Needy Families (TANF)
- Federal Housing Assistance Programs
- Veterans Benefits
- Unemployment Insurance
- Workers Compensation
- **Programs for individuals who are homeless**
(<https://www.hudexchange.info/homelessness-assistance/>)
- **Energy assistance programs such as Low-income Home Energy Assistance Program (LIHEAP)**
(<https://www.acf.hhs.gov/ocs/programs/liheap>)
- Emergency financial assistance offered by local churches, county or city governments, or other non-profit groups

A good way to start exploring options in your area is to conduct a search at **Benefits.gov** (<https://www.benefits.gov>). The U.S. Government established Benefits.gov in 2002 as its official benefits website. It's an easy-to-use, comprehensive source of benefit information to help individuals understand which benefit programs they may be eligible for, and how to apply. Benefits.gov provides easy, online access to information from across 17 federal agencies.

The website provides options to browse for assistance by category, state, agency, or other resources. It also has a nifty tool called "Benefits Finder" that allows individuals to input specific information about themselves in categories such as household, education, health, income and assistance, and work experience. Users can view results at any point in the process after they answer core questions. This is a great way for beneficiaries to explore other potential benefits they may be eligible for from any of the agencies connected to Benefits.gov.

Another great place to research assistance options is United Way 211/Social Services. 2-1-1 is a network of nearly 1,800 community-based United Way agencies supported by United Way Worldwide. 2-1-1 is available throughout the U.S. by phone, text, and web. A toll-free call to 2-1-1 connects individuals to a community resource specialist in their area who can help find services and resources. Beneficiaries can connect to their local 2-1-1 agency by dialing 2-1-1 from any phone or by going online to **2-1-1** (<http://www.211.org/>) and entering the zip code or city and state in the search box on the home page. This resource provides information about:

- Supplemental food and nutrition programs
- Shelter and housing options and utilities assistance
- Emergency information and disaster relief
- Employment and education opportunities
- Services for veterans
- Health care, vaccination and health epidemic information
- Addiction prevention and rehabilitation programs
- Re-entry help for ex-offenders
- Support groups for individuals with mental illnesses or special needs
- A safe, confidential path out of physical and/or emotional domestic abuse

Referrals to 2-1-1 are appropriate in situations where the beneficiary asks:

- I can't work right now and can't afford my rent. I'm losing my apartment. Who can help me?
- I just moved to a new town, and I got sick. Can you help me find a clinic so I can see a doctor that takes Medicaid?
- Where can I go to get help with a ride to get to my doctor?
- Do you know someone who can help me with some housework and running errands?

- My check isn't enough to last the month after I pay my bills. Where can I get some help with groceries?
- I just had a baby and I'm having trouble handling her. Where can I get some help?
- I was recently released from prison and my benefit check isn't enough for me to afford a place to live. I'm also having trouble finding work because of my record. Where can I go for extra help?

Referrals for Physical and Mental Health Resources

Beneficiaries often pose non-employment related questions about health insurance including issues such as coverage, payment for services, eligibility, or enrollment. When this occurs, it is often best to refer the individual directly to the administering agency.

To find answers to most beneficiary questions related to Medicare, beneficiaries may call 1-800-MEDICARE or visit the **Medicare.gov** website (<http://www.medicare.gov/>). Medicare.gov is the official U.S. Government site for Medicare. CWICs should refer any Medicare inquiries not related to work incentives directly to Medicare. Another excellent source of information about Medicare is the local State Health Insurance Program (SHIP). SHIPs offer local, personalized counseling and assistance to people with Medicare and their families. SHIPs can help with questions about coverage, premiums, deductibles, coinsurance, complaints and appeals. They also provide information on joining or leaving a Medicare Advantage Plan (like an HMO or PPO), any other Medicare health plan, or a Medicare Prescription Drug Plan (Part D). To locate your local **SHIP**, go to SHIP website (<https://www.shiptacenter.org/>).

Questions about Medicaid can be more difficult to find answers to since state Medicaid programs vary significantly. For **general questions**, you can refer beneficiaries to the Medicaid website (<https://www.medicaid.gov/index.html>). For **state specific information**, start with state program overviews on the Medicaid website (<https://www.medicaid.gov/state-overviews/index.html>). From this website, you can find a state locator that will direct the beneficiary to his or her state agency.

Some beneficiaries contact CWICs to inquire about getting health insurance. The best place to start with those queries is at the official website for the **Affordable Care Act (ACA)** (<https://www.healthcare.gov/>). In addition, the Kaiser Family Foundation operates an excellent website for helping people understand **general health insurance concepts** (<https://www.kff.org/understanding-health-insurance/>).

If the presenting need is related to mental health or substance abuse services, CWICs may direct beneficiaries to a **services locator** operated by the Substance Abuse and Mental Health Services Administration (SAMSHA) within the U.S. Department of Health and Human Services (<https://www.samhsa.gov/find-help>).

Referrals for Advocacy or Legal Assistance

There are a variety of agencies available to help beneficiaries with legal issues or advocacy unrelated to employment. Beyond CAP and PABSS, state P&A agencies provide a variety of advocacy services, addressing issues such as the following:

- Problems accessing publicly funded services;
- Issues in publicly funded residential programs;
- Issues related to representative payees; and
- Termination of needed services.

In some areas, the local Center for Independent Living (CIL) may provide advocacy services on certain types of disability-related issues. CWICs need to contact the local CIL directly to determine if the agency provides advocacy support, and if so, in what specific areas. A **CIL locator** is available (<http://www.ilru.org/projects/cil-net/cil-center-and-association-directory>).

For individuals who require help with civil legal issues, the best source of assistance is Legal Aid. Legal Aid programs are funded in part by the Legal Services Corporation (LSC). LSC is an independent nonprofit established by Congress in 1974 to provide financial support for civil legal aid to low-income Americans. The Corporation currently provides funding to 133 independent nonprofit legal aid organizations in every state, the District of Columbia, and U.S. Territories. To find the nearest

LSC-funded legal aid organization, go to the LSC website (<https://www.lsc.gov/what-legal-aid/find-legal-aid>).

Referrals for Crisis Intervention

When CWICs believe that an individual they are working with may be in a crisis situation, an excellent resource is the National Suicide Prevention Lifeline. This is a national network of local crisis centers that provides free and confidential emotional support to people in suicidal crisis or emotional distress. They operate 24 hours a day, 7 days a week.

Some beneficiaries may express needs that you might consider a crisis; however, they may not be threatening immediate harm to themselves or others and directing them to the Lifeline may be appropriate. Additional resources for youth, disaster survivors, Native Americans, veterans, loss survivors, LGBTQ+, attempt survivors, and deaf or hard of hearing individuals are available on the **Lifeline's website** (www.suicidepreventionlifeline.org).

Next Steps

The I&R component of WIPA services requires CWICs to be very knowledgeable about a wide range of services available in the local community, particularly employment supports. The best way to learn about services in your coverage area is to meet with your WIPA Program Director and team members. Many WIPA programs have lists of local resources they have compiled over the years that they can share with new CWICs. From there, you can continue to conduct research and refine your list of referral sources. If you encounter a question that you are unable to answer, check back with your WIPA team to see what they recommend.