

Part II Chapter 13 – Performing Benefits Analysis and Developing Benefits Summary and Analysis Reports

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Chapter 13 – Performing Benefits Analysis and Developing Benefits Summary and Analysis Reports

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 a Benefits Summary and Analysis (BS&A) report is and the purpose of these reports.
2. Identify and describe three factors that determine which beneficiaries should receive individualized benefits analysis and a BS&A report.
3. Describe how BSADocs is used in the WIPA program to develop BS&A reports.
4. Identify and describe successful strategies for planning a BS&A report.
5. Describe strategies for reviewing BS&A reports with beneficiaries.

List of Acronyms

- BPQY – Benefits Planning Query
- BS&A – Benefits Summary and Analysis
- BWE – Blind Work Expenses
- EN – Employment Network
- EPE – Extended Period of Eligibility
- EPMC – Extended Period of Medicare Coverage
- EXR – Expedited Reinstatement
- IRWE – Impairment Related Work Expense
- ISM – In-kind Support and Maintenance
- LIS – Low-income Subsidy
- MSP – Medicare Savings Program
- QDWI – Qualified Working Disabled Individual
- QMB – Qualified Medicare Beneficiary

- SEIE – Student Earned Income Exclusion
- SGA – Substantial Gainful Activity
- SNAP – Supplemental Nutrition Assistance Program
- TMI – Too Much Information
- TWP – Trial Work Period
- UWA – Unsuccessful Work Attempt
- VR – Vocational Rehabilitation

Introduction

The primary objective of the WIPA program is to provide individualized work incentives planning and assistance services that support Social Security disability beneficiaries to succeed in their return-to-work efforts. Our mission is to ensure that beneficiaries who want to work have access to complete and accurate information about how paid employment will affect benefits and how to use work incentives to support their employment efforts.

The cornerstone of the WIPA program is the customized analysis of benefits in relation to an individual’s unique employment goals and the personalized work incentives counseling designed to support an individual in meeting their goals. CWICs provide this counseling through numerous discussions with beneficiaries during which CWICs describe specific work incentives, answer questions about benefits and work, explain advantages and disadvantages of available options, and offer expert advice. CWICs provide lots of valuable and complex information during these interactions with beneficiaries. To help beneficiaries better understand and retain this information, CWICs summarize the benefits counseling they provide in a document called a Benefits Summary and Analysis report or BS&A report.

Understanding the Difference between Providing Individualized WIPA Services and Developing BS&A Reports

In the WIPA program, Social Security places significant emphasis on the importance of developing high quality BS&A reports so that beneficiaries and members of their employment support teams have written

documentation of the benefits analysis and work incentives counseling CWICs provide.

Developing BS&A reports is only one part of the WIPA program. CWICs should not confuse the BS&A report with delivering individualized WIPA services. The BS&A report summarizes and documents the counseling you provide to beneficiaries over the course of many interactions. While the written report is a valuable component of WIPA services, it does not replace the discussions necessary to provide high quality customized work incentives planning and assistance. Individualized WIPA service includes ALL of the following components:

- In-depth personalized information gathering and benefits verification;
- Comprehensive benefits analysis covering the impact of employment on all federal, state, and local benefits;
- Customized counseling about the effect of an employment or earnings goal on all federal, state, and local benefits and development of a high-quality BS&A report summarizing this counseling;
- 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;
- Making referrals for needed services or supports with particular emphasis on meeting employment needs;
- Coordination with members of the beneficiary's employment support team; and
- Training and support on effective reporting procedures and benefits management techniques.

Remember, giving beneficiaries a BS&A report does not replace personalized counseling – it merely documents the information you provide in a written format.

Understanding Benefits Analysis

The most important aspect of WIPA services is individualized benefits analysis. This service has six components:

1. Detailed descriptions of how a beneficiary's earnings goal will affect ALL benefits that person, and any dependent family members, receive. This includes Social Security benefits, associated medical insurance (Medicare and/or Medicaid) and any other federal, state or local benefits (food stamps, federal rental housing subsidies, energy assistance, workers compensation, unemployment insurance, etc.) If the beneficiary has several different earnings goal options in mind, benefits analysis would include a comparison of how each earnings goal would affect all benefits.
2. Descriptions of any special work incentives that might apply to the beneficiary with information about how Social Security would apply the work incentive during work determinations and instructions on how to request the work incentive. This includes providing comparisons of how the earnings goal would affect benefits with and without accessing the work incentive.
3. Identification of any problems the beneficiary is currently having or may be expected to have in the near future related to benefits with explanations of how to resolve each problem.
4. Identification of additional benefits the individual might access with instructions on how to apply.
5. Identification of any employment supports or services the beneficiary could use to achieve their earnings goal with instruction on how to access those services.
6. Explanation of what the beneficiary needs to do to report earnings to Social Security and any other applicable agency.

Effective benefits analysis requires excellent analytical thinking skills, strong communication skills and significant attention to detail. The analysis is the valuable service – the BS&A report simply summarizes the results of that analysis. CWICs only produce high quality BS&A reports when they perform comprehensive benefits analysis.

Overview of BS&A Reports

The BS&A report summarizes the beneficiary's current benefit status and provides customized case-specific information about the past, current, and future use of work incentives to support a beneficiary's earnings goal. CWICs prepare a BS&A report for beneficiaries who need individualized, case-specific benefits and work incentives information. The BS&A report documents the information a beneficiary needs to make informed decisions about work. In the WIPA program, BS&A reports must contain ALL of the following components:

1. Confirmation of all verified benefits an individual (and dependent family members) receive that paid employment could affect;
2. Confirmation of the beneficiary's current employment and/or future earnings goal;
3. Detailed descriptions of how the earning goal(s) will affect all benefits the individual (and dependent family members) receive;
4. Description of specific work incentives applicable to the beneficiary;
5. Recommendations for employment supports that could help the beneficiary achieve the specific earning goal(s); and
6. Identification of any benefit problems with options for resolving those problems.

Determining When a Beneficiary Should Receive a BS&A Report

The need for a BS&A report is related to three factors:

1. How close the beneficiary is to employment;
2. Whether the beneficiary has an employment or earnings goal; and
3. How willing the beneficiary is to complete the information gathering and verification process required for comprehensive, individualized benefits analysis.

People who are the closest to employment are those whom Social Security has indicated are the highest priority for individualized WIPA services. This includes:

- 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 program or Ticket to Work Help Line, or who have a job interview within the two weeks following contact with the Help Line or initial contact with the WIPA program; and
- Beneficiaries seriously considering employment, who are currently receiving services from a State Vocational Rehabilitation (VR) agency, or who have assigned their Ticket to an Employment Network (EN) or other vocational program, or who indicate serious intent to work.

The closer a beneficiary is to employment, the more urgent BS&A development is since the beneficiary needs this information to make informed decisions about work and to understand what to expect in terms of benefit changes. Beneficiaries who are already employed at a level that could affect benefits are the highest priority for counseling and BS&A development as they may be at risk of overpayment if they do not report earnings and work incentives promptly.

In order for a CWIC to perform individualized benefits analysis, a beneficiary needs to have an employment and earnings goal. This is because the analysis focuses on how that employment or earnings goal will affect the beneficiary's unique benefits situation. Without a monthly earnings goal, it is not possible for the CWIC to be specific during benefits analysis. For beneficiaries who are already working, the earnings goal may be the current wages, or it may be an aspirational earnings goal involving a job change, a raise, or an increase in hours. If the beneficiary has identified an employment goal, but has no specific monthly earnings amount in mind, you can determine an earnings goal by estimating the number of hours the person feel they can work and multiplying that by an estimated hourly wage. In some cases, the beneficiary may be unsure how much they are able to earn. When this

happens, you can use a range of monthly earnings to perform benefits analysis rather than a single amount.

Finally, CWICs require lots of information about a beneficiary in order to provide benefits analysis and develop a BS&A report. In order for CWICs to get the necessary information, beneficiaries must sign release of information forms and participate in lengthy intake interviews. Unfortunately, for a variety of reasons, some beneficiaries are not willing to provide the required releases or complete the information gathering process. Without verified benefits information, CWICs can only provide general information about how work may affect benefits rather than individualized benefits analysis.

Addressing the Information Needs of Beneficiaries Who Do Not Require a BS&A Report

If a BS&A report is not appropriate, necessary or possible, what options do CWICs have for providing some form of written information to beneficiaries? You can meet the needs of some beneficiaries with generic fact sheets or brochures that explain the work incentives. Others may only need a summary overview of how paid employment affects either SSI or the Title II disability benefits with a brief description of applicable work incentives. For beneficiaries who do not need in-depth benefits analysis and a BS&A report, you should consider the following alternatives:

- Fact sheets that give an overall description of work incentives by program (Title II and SSI) or by individual work incentive (i.e., Student Earned Income Exclusion, Impairment Related Work Expense). **Approved resource materials** are available on the VCU NTDC website (<https://vcu-ntdc.org/resources/resources.cfm>). If you develop original

materials, your OES Project Officer must review and approve them prior to use.

- **Social Security publications**, such as the “Red Book,” a pamphlet titled “Working While Disabled”, and SSI spotlight factsheets (<https://www.ssa.gov/pubs/>).

Keep in mind that a beneficiary’s status related to employment may change at any time. A beneficiary may not require benefits analysis initially, but later may begin a job search, get a job offer or start working. You need to be prepared to provide individualized WIPA services at any point after a beneficiary enrolls in WIPA services.

Using BSADocs for BS&A Report Development

In the current WIPA Terms and Conditions document, Social Security requires that WIPA programs use standard report-writing software to generate BS&A reports. VCU’s NTDC purchases a customized BS&A preparation software called “BSADocs” for each WIPA program. The purpose of this software is to produce accurate, comprehensive, and uniform BS&A reports across all WIPA programs. VCU’s NTDC provides training to all WIPA personnel on how to use BSADocs and provides support to answer questions about the software when they arise.

In BSADocs, there is a “template” that functions as a master report. The template contains a general explanation about the effect of work on each type of public benefit. Additionally, for each public benefit, there are explanations for the different effects work could have on the benefit. To generate a BS&A report, CWICs must complete a questionnaire about the beneficiary’s situation, earnings goal, and the CWIC’s analysis of the effect of work on each benefit within the software application. CWICs gather answers to the relevant questions during the initial information gathering process. The answers to the interview questions determine which explanations in the template (the master report) the software will include or not include in the final, personalized report.

Once the CWIC answers all the interview questions, they click an icon on the software and BSADocs creates the BS&A report shell in a Microsoft Word document. CWICs further customize the report by adding personalized information in sections entitled “Specific to You”. Additionally, CWICs can save the specific set of questionnaire answers

for the beneficiary's report in the software as a "work item". The advantage of this feature is that if the beneficiary requires an updated analysis in the future, the CWIC can open the saved work item and simply adjust the answers to reflect what has changed in the person's situation, making the process for updating a BS&A report quick and easy.

The NTDC also makes annual updates to each state's template. Under the WIPA Terms and Conditions, every year WIPA programs review their state-specific benefit information and confirm whether any changes have occurred in the benefit rules. If changes occur, the WIPA programs provide details on those changes and works with the NTDC to modify the benefit information in the template. The NTDC incorporates those state-specific benefit changes, along with any federal changes, to the template and uploads the updated version to an online hub for CWICs to use.

BS&A Report Format for CWICs without Access to BSADocs

CWICs going through the initial certification process will not have access to BSADocs until they complete their third Part II certification BS&A. Instead, CWICs in the Part II certification process use the **BS&A format** posted on the VCU NTDC website (<https://vcu-ntdc.org/resources/viewContent.cfm?contentID=92>).

BS&A Report Planning and Organization

Before beginning to write a BS&A report, make sure you have all of the information you need and plan how you want to present the relevant information. Here are some tips to help you get started and keep you organized:

1. Carefully review the information you gathered during the initial interview process, the BPQY and other verification documents, and any notes from your discussions with the beneficiary, the representative payee, or other individuals on the employment support team. Are you 100% sure you know the beneficiary's current benefits status? Are there any outstanding benefits issues, uncertainties or questions that still need to be

resolved? If the beneficiary has any dependent family members, are you sure you have all of the information about benefits those individuals receive that could be affected by your client going to work? If possible, do not proceed to develop the BS&A report until you have clarified any outstanding issues.

2. Using the information you have gathered and verified, make a list of all the benefits the individual (and any dependent family member) receives that could possibly be affected by employment. Check and double-check this list to make sure you remembered everything. You may want to have a colleague or manager look at the list and help you think about anything you may have missed.
3. Make sure you are clear about the beneficiary's current employment status and any future employment or earnings goals. You cannot develop a BS&A report without having some sort of earnings goal to analyze. If you are uncertain, contact the beneficiary one more time to clarify.
4. Make sure you have identified any problems the individual has with their benefits and list any questions the person asked about benefits that you need to address in the BS&A report.
5. Begin by sorting benefits or issues you want to address under each of the categories of information required in a BS&A report. Put each benefit under the most appropriate category and do not list any benefit or issue more than once:
 - i. How the earnings goal will affect Social Security cash benefits (this includes SSI, Title II disability benefits, auxiliary benefits, etc.);
 - ii. How the earnings goal will affect health insurance (Medicaid, Medicare, Medicare Savings Programs (MSPs), Part D Low-income Subsidy (LIS), VA healthcare benefits, etc.);
 - iii. How the earnings goal will affect any other federal, state or local benefits (SNAP, federal rental subsidies, Worker's Compensation, Unemployment Insurance, etc.);
 - iv. Employment supports and other services that could help the beneficiary reach the earnings goal (State VR

- Agency, ENs, other services to overcome barriers to employment);
- v. Other topics you want to include based on benefits issues you identified or questions the beneficiary posed about issues like deeming or in-kind support and maintenance (ISM), overpayments, or referrals for other benefits the person may need, etc.; and
 - vi. Important things for the beneficiary to remember like information about reporting wages, documenting work incentives, important deadlines, etc.
6. In your outline, try to list the subjects you want to cover in the order you plan to present them in the report. Think carefully about the sequence of information. Does it flow logically? If there are specific work incentives you want to discuss, add those in, too. You can use a form called the BS&A Planning Sheet to outline the information you plan to include in the report prior to writing the actual report. This planning tool is a structured outline template that will help you organize the information before you begin writing. You will find the **BS&A Planning Sheet** on the NTDC website (<https://vcu-ntdc.org/resources/viewContent.cfm?contentID=94>).

Avoiding TMI Syndrome – Too Much Information

One of the most difficult aspects of writing BS&A reports is deciding how much information to include in and what to leave out. Well-intended CWICs often discuss every conceivable work incentive that could ever apply in far too much detail.

Beneficiaries may be overwhelmed and intimidated by the sheer volume and complexity of the information you provide. This may intensify any fears a beneficiary has about the effect of work on benefits. If, after reviewing the BS&A report, the beneficiary does not clearly understand how work will impact their benefits, they may choose not to work rather than take the risk. This is the worst possible outcome of providing too much information.

When writing BS&A reports, TMI syndrome is characterized by two different mistakes CWICs make. The first mistake is simply providing too much detail about work incentives or other benefits issues that would only marginally apply to the beneficiary, or that have a low probability of occurring. The second mistake is discussing provisions, work incentives or other benefit effects that could happen far out in the future. You should not include information about anything that would occur more than 18 months in the future.

In providing work incentives counseling, best practice is to follow the principles of “just in time” learning. The “just in time” learning theory is based on the idea that people are ready to learn and retain information only when the need to apply it exists. With “just in time” benefits counseling, the CWIC provides the right type and amount of information and support necessary to help beneficiaries achieve their employment goals. Just in time benefits counseling assumes that CWICs have ongoing relationships with high priority beneficiaries and are making multiple contacts over time. Social Security expects CWICs to provide information over a period of weeks or months as part of the proactive follow-up process. If the beneficiary agrees, you will make repeated contacts, and you may need to revise the BS&A report as a beneficiary’s circumstances change over time.

How do you know when you have provided enough information and at the right time? There is no simple answer. It all depends on the beneficiary and their unique situation. You can find a useful document entitled **What to Include in a Benefits Summary and Analysis (BS&A) Report and What to Leave Out** on the NTDC website (<https://vcu-ntdc.org/resources/viewContent.cfm?contentID=231>) that lists each section of the report and provides specific guidance on what you need to include and what would be considered TMI. Be sure to review that document carefully before you develop any BS&A reports that you submit for grading during the certification process. In addition, during WIPA Initial Training, your instructors will also provide you with several sample BS&A reports that will illustrate what is enough information to cover in various situations.

Including Attachments with the BS&A Report

You should include companion documents to support your analysis. SSI Calculation Sheets and TWP/EPE/EXR Tracking Charts can really help

beneficiaries understand their BS&A report. Include examples that illustrate what the beneficiary should anticipate considering his or her situation.

You can find a blank copy of the **SSI Calculation Sheet** on the VCU-NTDC website (<https://vcu-ntdc.org/resources/viewContent.cfm?contentID=255>). The beneficiary may want to see a comparison of different wage amounts before deciding on a level of work. Lay out the calculations side by side to provide a visual aide for the beneficiary.

For Title II beneficiaries, you should analyze where the person is in the Trial Work Period, the Extended Period of Eligibility, Expedited Reinstatement, and continuation of Medicare coverage. The **TWP/EPE/EXR Tracking Chart** illustrates the progression of these work incentives phases, so the beneficiary will know when to expect changes in their benefits. You can find the tracking chart on the VCU NTDC website (<https://vcu-ntdc.org/resources/viewContent.cfm?contentID=249>).

BS&A Report Quality Considerations

There are several other quality considerations worth discussion. The most important are:

- Customizing the report to match the beneficiary’s unique circumstances;
- Maintaining a positive and encouraging tone; and
- Warning beneficiaries when they are considering an action that might affect their benefits or health care coverage in a negative way.

Let’s take a look at these individually.

Customizing the Report to Meet the Beneficiary’s Unique Circumstances

High quality work incentives counseling specifically addresses the beneficiary’s primary concern of how will their earnings goal affect their benefits.

When you write BS&A reports, a good rule is to follow any description of a work incentive or policy with a discussion about how this work incentive or policy applies to the beneficiary's situation. For example, after providing an explanation of the TWP, provide information about the beneficiary's current work or earnings goal in terms of how it would or would not use TWP months. When you use the BSADocs software to develop BS&A reports, the template includes a "Specific to You" section at the end of each main topic area. This is where you provide original writing about exactly how the information provided in the template applies to the beneficiary given his or her unique goals and circumstances.

Maintaining a Positive and Encouraging Tone

Some things you might write in a BS&A report could worry the beneficiary. For example, if the beneficiary has an earnings goal that would cause the SSI cash payment to stop, they might fear that Medicaid coverage will also stop. Similarly, if an SSDI beneficiary has an employment goal and you determine that the work would probably represent SGA, the beneficiary might fear the sudden loss of the monthly cash payment. When writing BS&A reports, be clear, concise, and honest about the effect of work on benefits, but phrase it in a way that leads to understanding, not fear.

Use extra caution when you discuss terminating from benefits. While it may not be in the best interest of some beneficiaries to terminate from benefits due to work, this is certainly not the case for all beneficiaries. Do not present this outcome in a negative fashion when you counsel beneficiaries. In fact, beneficiaries with the capacity to generate earnings sufficient to cause termination are frequently better off financially by doing so as long as they meet their health care needs and earn enough to replace all benefits. Remember, the intent of WIPA services is to promote employment and improve financial stability. Counseling techniques or messages that discourage beneficiaries from working or frighten them into retaining attachment to public benefits are contrary to everything WIPA services are trying to achieve.

If you share potentially worrisome news in the BS&A, a good rule is to follow that news with something encouraging. For example, if you explain that the beneficiary's earnings goal will cause the SSI cash payment to be reduced to zero (potentially worrisome), immediately point out how the beneficiary will have more disposable income overall

by working instead of relying solely on benefits (something encouraging).

Another situation that calls for your encouragement is when beneficiaries set a very low employment or earnings goal. For an SSI recipient, it could be a goal of working at less than \$85 per month to avoid any reduction in cash payments. For a Title II beneficiary, it might be an earnings goal under the current TWP figure or just below the current SGA guideline. While there certainly are beneficiaries who simply cannot work above a very limited level, you should not assume that is always the case. A low earnings goal may indicate that the person is afraid of benefits loss. We do not want beneficiaries to choose low employment goals if they have the capacity to earn more but are afraid of how it would affect benefits. Do not just accept the stated earnings goal at face value — probe gently to uncover how the beneficiary arrived at the goal. You should provide specific, individualized information in the BS&A report about how higher wages might be possible to make certain that the beneficiary makes a fully informed choice. The objective is to show beneficiaries the positive possibilities rather than simply discussing a limited work goal selected out of fear. The intent is not to judge, but merely to fully inform beneficiaries and present their options.

Understanding the Duty to Warn

Some work situations can actually cause a beneficiary to be less financially stable. Our goal is to help beneficiaries improve their financial security by working. Employment situations that could cause a beneficiary to have less disposable income are likely to fail. You have a duty to warn the beneficiary when this potential exists. Possible examples of this include:

- A Title II beneficiary receives monthly SSDI benefits that are \$400 more than the current SGA level. He is considering a job offer resulting in gross wages that are approximately \$200 more than the current SGA level. Once he has used his TWP and Grace Period, Social Security would consider this level of wages SGA and stop paying benefits. The beneficiary's net wages after all payroll deductions would be over \$200 less than the amount of the SSDI cash payment. Therefore, this

would represent a loss of disposable income to the beneficiary.

- Remember, too, that some beneficiaries have dependent family members who also receive a Social Security benefit based upon that person's work record. Let's take the example above of an SSDI beneficiary getting \$400 more than the current SGA level in SSDI benefits and add the receipt of half that benefit amount in child's benefits provided to his young daughter. If he accepted a job paying gross wages of \$200 more than the current SGA level, which would probably be considered SGA, it would likely cause the eventual loss of both his benefit and his daughter's benefit. It is very important that you help beneficiaries determine what they would need to earn to at least replace all benefits. This is a very important discussion to include in BS&A reports.
- A Title II beneficiary receiving QMB coverage to pay the Medicare Part B premiums and other out-of-pocket costs accepts a part-time job making just enough to cause ineligibility for this benefit (or SLMB) while resulting in net wages of less than the value of this help. After the Medicare premium is deducted from the SSDI cash payment, the beneficiary would have less disposable income than before going to work.
- A Title II or SSI beneficiary is planning to work at a level that would cause them to lose eligibility for Medicaid waiver services with no ability to replace the services through another source.

When an earnings goal potentially would cause financial harm to a beneficiary, you have an obligation to point this out. Keep in mind that you should never tell a beneficiary not to work or not to accept a job offer or suggest that a beneficiary quit a job. Instead, show the beneficiary the consequences of various actions, and let the individual decide on a course of action. You should clearly explain the cost and benefit of each option and compare the financial outcomes of the various options so the beneficiary understands the differences and can decide about how to move forward.

Quality Control for BS&A Reports

Before releasing the BS&A report to a beneficiary, check your work to make sure you are presenting a high-quality report. Watch for the following things:

- Does the BS&A report capture all of the relevant work incentives that would apply to the beneficiary and provide clear explanations of them? It is not appropriate to merely identify a specific work incentive and direct the beneficiary to look in the Social Security Red Book on a certain page for more information.
- Does the BS&A report provide work incentives information tailored to the beneficiary's current or anticipated employment or earnings goal?
- Does the BS&A report address any benefit problems and provide specific advice about how to resolve them?
- Does the BS&A report address upcoming events such as marriage, establishing insured status for Title II benefits, etc. and their effect on payments?
- Does the BS&A report offer referrals to additional services or programs that would help the beneficiary?
- Is the information in the BS&A report well organized, clear, concise, and presented in a logical order?
- Is the BS&A report well written with complete paragraphs and sentences, correct grammar and punctuation? Be sure to double check for misspelled words and typographical errors.

Reviewing BS&A Reports with Beneficiaries

Always provide the beneficiary with a copy of the BS&A report and schedule time to review the contents. Remember, the heart of WIPA services is not the BS&A report, but rather the discussions that occur with a beneficiary about their benefits and work goals. Plan to spend at least an hour going over the BS&A report and answering questions. The beneficiary may want to include other concerned parties in the discussion, so be prepared to honor that request. Remember that you

will need a signed consent form from the beneficiary in order to share the report with anyone else other than the beneficiary. When you are reviewing BS&A reports with beneficiaries, keep the following strategies in mind:

- Avoid the use of Social Security technical jargon and acronyms whenever possible — keep it simple!
- Present ALL relevant options, and discuss the pros and cons of each.
- Offer suggestions and recommendations.
- Speak directly to the beneficiary, not to other individuals who may be present.
- Offer to share the BS&A report with other members of the employment support team for feedback, if the beneficiary desires.
- Be sensitive to the beneficiary's level of comprehension and adjust your explanations to fit the beneficiary's communication needs.
- Allow sufficient time for the meeting as you may need to review certain concepts multiple times.
- Do not send copies of the BS&A report to others working with the beneficiary without the beneficiary's prior authorization and signed releases.
- As stated earlier, you will need to update the BS&A report and review any new options as the beneficiary moves forward in achieving his or her employment goals. The BS&A will be one of your main tools to frame counseling sessions.

Next Steps

Developing high quality BS&A reports is one of the most challenging aspects of a CWIC's job. Do not be concerned if you finish initial training and worry that you will not master this task. The more you work with beneficiaries, the more comfortable you will become with performing benefits analysis. The benefits analysis is what drives the content of the BS&A report. CWICs who achieve full certification will

receive training on using BSADocs and using that software will make it much easier for you to generate consistent and complete BS&A reports. In the meantime, here are some things you can do to build skill.

1. As you begin to develop BS&A reports, but sure to review the sample BS&A reports your instructors provided in initial training and study the handout about what to include in the report and what to leave out. If you model your work on the examples you are given, you will be on the right track.
2. As you begin developing BS&A reports with beneficiaries, ask for feedback from experienced peers or your WIPA Program Director. Having other people review your work before you share it with a beneficiary will help you identify where you need to improve.
3. You can also ask your VCU Technical Assistance (TA) Liaison to review your BS&A reports. This is particularly helpful before you start submitted BS&A reports for review as part of the Part II certification activities. Keep in mind that you may not send a BS&A to your TA Liaison for review and comment if you plan to submit it for grading.

