



Information & Referral or Individualized WIPA Services?

February 2017

When Community Work Incentive Coordinators (CWICs) are deciding whether to enroll a beneficiary into the Work Incentives Planning and Assistance (WIPA) side of ETO, or leave the individual enrolled in Information and Referral (I&R) services, they should enroll the individual in WIPA if the answer to the following three questions is “yes.”

1. Has the beneficiary expressed interest in employment now or indicated plans to pursue employment at some point in the future?
2. Has the beneficiary requested or indicated a desire to receive individualized counseling on how paid employment/self-employment will affect his/her benefits?
3. Has the CWIC initiated individualized services, such as receiving benefits verification information from the beneficiary, obtaining signed releases from the beneficiary to assist with verification, or analyzing and interpreting the BPQY?

Again, if the answers are “yes” to these three questions, the beneficiary should be enrolled in WIPA services in ETO. Remember, though, the user must enroll the beneficiary in I&R first, then dismiss the beneficiary’s record from I&R before enrolling in WIPA Services.

BOB

Bob is 50, receives SSDI and has accepted employment with a monthly salary of \$2,500. This is the first time he has worked since receiving SSDI and he is very excited. He wants to understand how his new job will specifically impact his Medicare and the Medicare Savings Program which pays his Part B premium. The CWIC provided Bob with an overview of the basic SSDI work incentives (TWP, EPE, etc.) and discussed the EPMC, but Bob has not provided any verification of benefits or returned the releases the CWIC provided him for assistance in the verification process. Is it time to enroll Bob into WIPA? To make this determination, apply the three step test:

1. Has the beneficiary expressed interest in employment now or indicated plans to pursue employment at some point in the future? **YES**

2. Has the beneficiary requested or indicated a desire to receive individualized counseling on how paid employment/self-employment will affect his/her benefits? **YES**
3. Has the CWIC initiated individualized services, such as receiving benefits verification information from the beneficiary, obtaining signed releases from the beneficiary to assist with verification, or analyzing and interpreting the BPQY? **NO**

At this point, the CWIC has not provided individualized services as the beneficiary has not provided any verification of his benefits or returned the releases allowing the CWIC to verify benefits on his behalf. Once the beneficiary provides this information, the CWIC should enroll Bob into WIPA services (including a dismissal from the I&R program in ETO and an enrollment into the WIPA program) and begin providing individualized services based on his specific situation. Bob is an excellent candidate for WIPA services and would be considered a high priority for benefits counseling. The CWIC should actively encourage Bob to provide verification of benefits, or return the releases if assistance with verification is needed so that individualized WIPA services may begin.

SYDNEY

Sydney is 33 years old and receives CDB and SSI benefits due to a mental health diagnosis. He has been working on his own mowing lawns for the past 6 months but he is afraid to put the cash in his bank account since it might make him ineligible for his cash benefits and health insurance. He tells the CWIC he doesn't plan to report this income to Social Security since he had a bad experience with his benefits getting cut in the past. The CWIC offers to provide individualized benefits analysis and counseling services. Sydney isn't willing to sign any releases and declined to answer questions about his past work or other benefits he received. Should Sydney be enrolled in WIPA services? To make this determination, apply the three step test:

1. Has the beneficiary expressed interest in employment now or indicated plans to pursue employment at some point in the future? **YES**
2. Has the beneficiary requested or indicated a desire to receive individualized counseling on how paid employment/self-employment will affect his/her benefits? **NO**
3. Has the CWIC initiated individualized services, such as receiving benefits verification information from the beneficiary, obtaining signed releases from the beneficiary to assist with verification, or analyzing and interpreting the BPQY? **NO**

Unfortunately, the CWIC really has no choice but to leave Sydney enrolled in I&R services since he is not willing to provide verification or allow the CWIC to verify benefits and provide individualized work incentives counseling. Sydney is self-employed and would be considered a high priority for WIPA services, but unless he is willing to provide or allow benefits verification there isn't much the CWIC can do beyond providing very general information about how work affects his benefits. The CWIC should try to encourage Sydney to report his earnings and to reconsider participation in WIPA services.

JACKIE

Jackie is 36, receives SSI and was working when the CWIC originally spoke with her. She sent verification of benefits to the CWIC along with a note indicating that her health condition has worsened and she has quit her job. Due to her health condition, she is not sure if she will be able to work again this year. At this point, Jackie has been provided I&R services, but she has indicated that she would like more individualized services as she would like to return to work at some point if her health will allow it. Is it time to enroll Jackie into WIPA? To make this determination, apply the three step test:

1. Has the beneficiary expressed interest in employment now or indicated plans to pursue employment at some point in the future? **YES**
2. Has the beneficiary requested or indicated a desire to receive individualized counseling on how paid employment/self-employment will affect his/her benefits? **YES**
3. Has the CWIC initiated individualized services, such as receiving benefits verification information from the beneficiary, obtaining signed releases from the beneficiary to assist with verification, or analyzing and interpreting the BPQY? **YES**

The CWIC can begin providing individualized services now based on the information Jackie has provided. As a result, this beneficiary should be enrolled in WIPA services now even though it may be some time before the CWIC drafts a BS&A based on Jackie's specific vocational goal and earnings level.

STEVE

Steve is 23, receives Medicare and was receiving SSDI when the CWIC originally spoke with him. During that original conversation, Steve indicated that he had worked at several jobs since becoming entitled to benefits and had been in his current job (earning an annual salary of \$32,000) for over a year. He had difficulty in securing benefits verification information himself, and returned the releases sent to him by the CWIC along with a letter from Social Security indicating his SSDI benefits have been terminated due to engaging in SGA after the completion of the EPE. Steve understands that his SSDI check has been terminated, but he has a lot of questions about his Medicare and other benefits and wants to know more about how continued employment may impact them. Is it time to enroll Steve into WIPA? To make this determination, apply the three step test:

1. Has the beneficiary expressed interest in employment now or indicated plans to pursue employment at some point in the future? **YES**
2. Has the beneficiary requested or indicated a desire to receive individualized counseling on how paid employment/self-employment will affect his/her benefits? **YES**

3. Has the CWIC initiated individualized services, such as receiving benefits verification information from the beneficiary, obtaining signed releases from the beneficiary to assist with verification, or analyzing and interpreting the BPQY? **YES**

The CWIC can begin providing individualized services now based on the information Steve has provided. As a result, this beneficiary should be enrolled in WIPA services right away. Individuals who have lost Title II disability benefits due to SGA level employment, but are still receiving Medicare through the Extended Period of Medicare Coverage (EPMC) are eligible for WIPA services.

MIA

Mia is 54, receives SSDI and SSI and was working when the CWIC originally spoke with her. She found this job on her own after months of searching, and she was excited to finally be working again. During the initial conversation with the CWIC, Mia received I&R services and she had a lot of questions about how her employment would impact her cash payments as well as her Medicare and Medicaid coverage. After several weeks Mia provided the CWIC with a BPQY she obtained from her local Social Security office, but also reported that she had been fired from her job. She is really upset, and she is not sure if she wants to try to work again. Should Mia be enrolled into WIPA services? To make this determination, apply the three step test:

1. Has the beneficiary expressed interest in employment now or indicated plans to pursue employment at some point in the future? **UNKNOWN**
2. Has the beneficiary requested or indicated a desire to receive individualized counseling on how paid employment/self-employment will affect his/her benefits? **YES**
3. Has the CWIC initiated individualized services, such as receiving benefits verification information from the beneficiary, obtaining signed releases from the beneficiary to assist with verification, or analyzing and interpreting the BPQY? **YES**

While the beneficiary was initially working, the recent job loss may have changed her mind about employment. As a result, the CWIC should reach out to Mia to discuss viable options including a possible connection with the State VR agency or an EN to assist her in finding employment suitable to her needs. If Mia indicates she plans to pursue employment again, the CWIC should enroll her in WIPA services. However, if Mia explains that she does not want to work again based on her negative experience with her employer, the CWIC should not enroll Mia in WIPA services. Instead, Mia will remain in I&R services in ETO, and the CWIC should encourage Mia to contact the WIPA again if her service needs change.

CAROLYN

Carolyn is 18 and is enrolled in a special education program that will continue until she turns 22. She receives \$735 of SSI and Medicaid based upon an intellectual disability. She and her mother (who is Carolyn's representative payee) meet with the CWIC to ask questions about how income Carolyn is getting from a community based work experience will affect Carolyn's SSI cash payment and Medicaid. The work experience is part of Carolyn's school program and she is paid a very small stipend of \$80 a month to do cleaning tasks in the school cafeteria for an hour each day. Carolyn is in the process of getting a VR case opened, but no specific employment goal has been set. Neither Carolyn nor her mother is sure how much Carolyn will be able to work or what type of job would accommodate her disability. The CWIC provides a basic overview of how work affects SSI and several days later Carolyn's mother faxes in a copy of correspondence from SSA verifying Carolyn's SSI cash payment. Should Carolyn be enrolled in WIPA at this point or remain in I&R? To make this determination, apply the three step test:

1. Has the beneficiary expressed interest in employment now or indicated plans to pursue employment at some point in the future? **YES**
2. Has the beneficiary requested or indicated a desire to receive individualized counseling on how paid employment/self-employment will affect his/her benefits? **YES**
3. Has the CWIC initiated individualized services, such as receiving benefits verification information from the beneficiary, obtaining signed releases from the beneficiary to assist with verification, or analyzing and interpreting the BPQY? **YES**

Although Carolyn has several more years of school remaining and probably won't be pursuing more than very minimal work in the near future, she should be enrolled in WIPA services now. She is a transition aged youth which makes her a very high priority for WIPA services and there are lots of issues the CWIC will need to go over with Carolyn and her mother. Since Carolyn receives the full FBR of \$735, a BPQY is probably not necessary at this time. The CWIC may initiate WIPA services now and pursue a BPQY at a later date if once is necessary.

LOUISE

Louise is 56 years old and was recently awarded SSDI benefits based on a diagnosis of cancer. She has had a long and successful career in financial planning and investment counseling services. She doesn't feel that she can ever return to that profession but she would like to try to go back to work at some level. She is uncertain about whether her health is stable enough to permit her to work much and she doesn't know what type of work would accommodate her disability. Louise has not worked since becoming entitled to benefits and she has not sought any services that would help her return to the job market. She would like to hear more about how varying levels of work might impact her benefits and she is willing to contact Social Security to request a BPQY. Should Louise be enrolled in WIPA services or remain in I&R? To make this determination, apply the three step test:

1. Has the beneficiary expressed interest in employment now or indicated plans to pursue employment at some point in the future? **YES**
2. Has the beneficiary requested or indicated a desire to receive individualized counseling on how paid employment/self-employment will affect his/her benefits? **YES**
3. Has the CWIC initiated individualized services, such as receiving benefits verification information from the beneficiary, obtaining signed releases from the beneficiary to assist with verification, or analyzing and interpreting the BPQY? **NO**

As soon as Louise sends the BPQY or some form of verification to the CWIC, she can be enrolled in WIPA services. Although Louise is unsure about how much she can work or what type of job would accommodate her disability, she is still a good candidate for individualized counseling. The CWIC could help Louise by providing referrals to the state VR agency or other EN so that her employment goal can be clarified.

RICHARD

Richard is 47, receives SSDI and started working last month earning \$815 per month. He indicates that he has worked since receiving benefits, but he does not remember when this work occurred or how much he earned. He has a lot of questions about how work may impact his benefits, but he has not returned the releases yet. Instead, he provided the CWIC with the award letter he received from Social Security two years ago confirming that he receives SSDI. Is it time to enroll Richard into WIPA? To make this determination, apply the three step test:

1. Has the beneficiary expressed interest in employment now or indicated plans to pursue employment at some point in the future? **YES**
2. Has the beneficiary requested or indicated a desire to receive individualized counseling on how paid employment/self-employment will affect his/her benefits? **YES**
3. Has the CWIC initiated individualized services, such as receiving benefits verification information from the beneficiary, obtaining signed releases from the beneficiary to assist with verification, or analyzing and interpreting the BPQY? **NO**

The award letter is insufficient for the CWIC to begin providing individualized services for Richard as he has past work since entitlement that will need to be addressed to determine TWP and possible EPE usage. The CWIC should explain to Richard how to obtain a BPQY and offer to obtain one for him (with the appropriate releases) if he is unable to do so on his own. Once the BPQY is received or the releases signed by Richard are sent to the CWIC, he can be enrolled into WIPA services. Until that time, he should remain in the I&R program in ETO.