



Tips for Interpreting Benefits Planning Queries (BPQYs)

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Introduction to the Benefits Planning Query (BPQY)

A BPQY is an automated report that provides information about a beneficiary's disability cash benefits, health insurance, scheduled continuing disability reviews, representative payee, and work history, as stored in Social Security's electronic records. The BPQY is part of the Social Security Administration's (SSA) efforts to inform Title II disability beneficiaries and Supplemental Security Income (SSI) recipients about their disability benefits and the use of the work incentives. The BPQY is an important planning tool for beneficiaries, Community Work Incentives Coordinators (CWICs), Employment Networks (ENs), Community Partner Work Incentives Counselors (CPWICs), or others who may be developing customized services for a disability beneficiary who wants to start working or stay on the job. The information displayed on a BPQY provides information on Social Security's employment support programs to beneficiaries with disabilities who want to start or keep working. Analysis of a beneficiary's disability and work status is the first step when planning a successful return to work.

Getting a BPQY

CWICs can use several different methods to obtain a BPQY. Beneficiaries may request their own BPQY directly at the local Social Security office or by calling the national toll-free number at 1-800-772-1213 (TTY 1-800-325-0778). Another option is to have the CWIC request the BPQY from Social Security using a signed release form (SSA-3288 Consent for Release of Information). For a general discussion of Social Security disclosure, see [POMS reference GN 03305.001 Disclosure with Consent - General](#) (<https://secure.ssa.gov/apps10/poms.nsf/lnx/0203305001>)

We provide a [partially completed SSA-3288 form for requesting BPQYs](#) on the National Training and Data Center (NTDC) website. (<https://vcu-ntdc.org/resources/viewContent.cfm?contentID=232>). You need to add the beneficiary's information and your information at the top of the form, and then the beneficiary must sign and date the form at the bottom. [The BPQY Handbook](#) also includes a Form SSA-3288 exhibit with the appropriate information for requesting a BPQY inserted.

Send the completed forms to the beneficiary's local Social Security office with a specific request for the BPQY. Some Social Security offices require WIPA programs to submit all releases to a central point of contact, such as the Work Incentive Liaison (WIL) or Office Manager. Other offices allow you to send the releases directly to field office personnel. Be sure to research how

each local office in your service area prefers to have BPQY requests submitted, and always follow the proper procedure for each office.

The Area Work Incentive Coordinator (AWIC) is also a valuable resource if you encounter difficulty receiving BPQYs or other information from the local Social Security office. The AWIC is charged with training and technical support to the local offices on work incentive issues, and he or she may know how best to go about getting what you need to serve the beneficiary.

In situations when a WIPA project needs additional support when working with the field office staff, you should advise your WIPA Program Director, and they can contact their Office of Employment Support (OES) Project Officer for assistance. The best way to avoid these problems, however, is by doing positive, proactive outreach with the WIL in each local office. Additional tips for obtaining BPQYs in a timely manner:

1. Develop a good working relationship with the local WIL. Ask how long you should expect to wait for BPQYs.
2. Follow proper protocol. If the office accepts faxes, fax the releases. If they require original signatures, mail or hand-deliver releases.
3. If you do not receive the BPQY in the expected timeframe, call to follow up and submit a second request. It is always a good idea to have a copy of the releases in case originals were mailed or hand-delivered.
4. Ask beneficiaries to get the BPQY themselves by calling Social Security's toll-free number or by visiting the local Social Security field office.

Social Security provides BPQYs free of charge if needed by the beneficiary or Ticket to Work (TTW) providers (i.e., Work Incentives Planning and Assistance (WIPA) programs, Protection and Advocacy for Beneficiaries of Social Security (PABSS), or Employment Networks (ENs)) to assist the beneficiary to return to work.

Reading a BPQY Statement

For instructions on reading and interpreting a BPQY statement, as well as details on the components of a BPQY statement, CWICs may refer to the [BPQY Handbook](https://www.ssa.gov/disabilityresearch/documents/BPQY_Handbook.pdf) (https://www.ssa.gov/disabilityresearch/documents/BPQY_Handbook.pdf).

Social Security Field offices should be running an up-to-date version of the BPQY program. The most current version is Version 6.0.0 which Social Security released on June 1, 2020. The version and date information will show on the bottom of the BPQY printout.

The BPQY statement organizes information about the beneficiary in eight sections:

- Cash
- Medical Reviews
- Representation
- Health Insurance
- SSI Work Exclusions
- Title II Work Activity
- Demonstration Project Information

- Earnings Records

While some of the sections are self-explanatory and would rarely contain information that would be confusing, other sections require some explanation. These sections are described below.

Cash - Type of Benefit

This row of the BPQY verifies the type of disability benefit the beneficiary is receiving. Under the column, labelled “Social Security Disability Insurance (SSDI)” it will indicate the type of Title II disability benefit the individual receives. It will show “Disabled Worker” if the person is receiving SSDI, “Disabled Widow(er)” if the person is receiving Disabled Widow(er) Benefits (DWB) and Disabled Adult Child if the individual is receiving Childhood Disability Benefits (CDB). A BPQY can only show information about one Title II benefit, so individuals who receive benefits on more than one earnings record will need to have a separate BPQY requested on each Social Security Number (SSN).

On the SSI side of the BPQY, you will see beneficiaries listed as a “Disabled Individual” when benefits are paid under the adult disability standard or “Disabled Child” when the beneficiary is receiving SSI benefits under the childhood definition of disability. This is relevant because it may indicate that an individual is overdue for the age 18 redetermination. An individual listed as “Disabled Spouse” is a member of an SSI eligible couple.

Cash - Current Status

A beneficiary may show as being in a “current pay” status (i.e. getting a check), “suspended”, or “terminated”. It is common to find a BPQY showing “current pay” on the Title II side with “terminated” showing on the SSI side. This is because some people are able to qualify for SSI during the 5-month waiting period for SSDI/CDB/DWB. Once the Title II disability benefit begins, the person is no longer eligible for SSI and that benefit is terminated. On the SSI side, some beneficiaries will show a status of “non-pay” with a reason indicated – usually “excess income”. In many cases, if the beneficiary is working, this indicates a beneficiary in 1619(b) status.

Cash - Statutory Blindness

If an Individual is receiving benefits based on blindness, this will be indicated on the BPQY with a “yes” in this section. If this section is marked “No” and the beneficiary has a visual impairment, it may be necessary to check with Social Security to see if it is coded incorrectly or if Social Security has not determined the person is statutorily blind. For concurrent beneficiaries, the BPQY will sometimes indicate a “yes” on one side and a “no” on the other side. The definition of statutory blindness is the same for both SSI and the Title II disability benefits, so this discrepancy would need to be resolved by contacting Social Security.

Cash - Date of Disability Onset and Date of Entitlement

For SSDI and DWB beneficiaries, there will generally be a 5-month difference from Date of Disability Onset and Date of Entitlement. CDBs are not required to serve this 5-month waiting period. A BPQY for a SSDI or DWB beneficiary that does NOT show a 5-month difference may

be an indication that the person was previously entitled, then terminated, and has been subsequently re-entitled to disability benefits. This could either be through Expedited Reinstatement (EXR) or through reapplication. In addition, if the date of entitlement indicated on the BPQY is after the dates listed for Trial Work Period (TWP) usage, this typically indicates a new period of entitlement, through either EXR or reapplication. If the beneficiary came back on benefits through EXR, that will need to be verified with Social Security. This is necessary since paid employment affects benefits differently when someone is in the Initial Reinstatement Period (IRP) under EXR.

Cash - Full Amount and Net Amount

The full amount represents the monthly cash benefit before any deductions for Medicare premiums, overpayment collections, etc. Possible entries are: monthly cash benefit amount, suspended, deferred, or terminated. The SSI full amount includes any federally administered state supplement, but does not include any state administered state supplement payment.

The net amount is the amount of cash benefits paid by check or electronic funds transfer to the beneficiary's financial institution. This is the cash amount received after deducting any Medicare premium, overpayment recovery, garnishment, etc. from the "Full Amount".

When reviewing the SSDI column, if there is a difference between the full and the net amount the CWIC will need to clarify the cause. In some cases, the reason for the difference can be determined by looking at other information on the BPQY. The difference could be due to:

- The Medicare Part B premium deduction: You can check this by subtracting the full and net amount to see if it equals the current Part B premium amount, and then checking the "Health Insurance-Buy-In Subsidy" section of the BPQY. If the "Buy-In or Subsidy" section indicates a "No" under Part B, it means that the beneficiary is paying the Part B premium by either having it withheld from the monthly benefit check or sending payment to directly to the Centers for Medicare and Medicaid Services (CMS).
- An overpayment recovery deduction: You can check this by subtracting the net amount from the full amount. If the difference is the same as the "Monthly Amount Withheld" section of the BPQY, the reduction is due to overpayment recovery.
- Child Support, voluntary tax withholding, or other garnishments: The only way these deductions can be determined is by contacting Social Security.

Under the SSI column, whenever the Full Amount is less than the full Federal Benefit Rate (FBR), the reason(s) for the reduction needs to be determined. The difference could be due to:

- Entitlement to SSDI/CDB/DWB: If the full amount on the SSDI column and the full amount on the SSI column add up to the current FBR plus \$20 (or higher if in a state with a federally administered state supplement), the SSI reduction is due entirely to the Title II benefit.
- Earned income: If there are current monthly earnings listed on the left side of the "Recent Earnings on Record" section of the BPQY (the SSI Column), this information

can be used to determine if the reduction is due (all or in part) to earnings. Take the monthly earnings shown on the BPQY and use the SSI calculation worksheet to determine countable earnings. Subtract the countable earnings from the base SSI rate to see if the balance equals the reduced SSI cash payment. If so, the reduction would most likely be due to earnings.

- In-Kind Support and Maintenance (ISM): If the SSI payment is exactly 1/3rd less than the current FBR, that is an indication that ISM is being applied. A full one-third reduction in the SSI cash payment could come from having the ISM valued under either the Presumed Maximum Value (PMV) rule or the Value of the One-Third Reduction (VTR) rule. The exact rule Social Security is applying to value the ISM must be verified by contacting Social Security since it cannot be confirmed reliably by looking at the BPQY.
- Other income: If you cannot determine the reduction amount by looking at the indicators noted above, it will be necessary to contact Social Security to clarify the reason(s) for the reduction. Keep in mind that Social Security may reduce SSI cash payments for several different reasons simultaneously.

Other's Paid on this Record and Total Family Cash Benefit

When "Other's Paid on this Record" is marked "Yes" it means that other people are entitled to Social Security benefits on the same earnings record. If the "Type of Benefit" is listed as "Disabled Worker" and there are others paid on the earnings record, the beneficiary on whom the BPQY was generated is the primary number holder. Remember, if a Disabled Worker's cash benefit stops due to working, the benefits of any others paid on this work record will stop too. If the beneficiary is listed as "Disabled Adult Child" or "Disabled Widow(er)", he/she is not the primary number holder. This means that Social Security is paying the benefits off another person's earnings record.

The "Total Family Cash Benefit" includes the full amount of cash benefits paid to the individual on whom the BPQY was generated, as well as other family members who are entitled to benefits on the same earnings record. "Not Applicable" will print under the SSI column since SSI is an individual entitlement.

Health Insurance – Medicare Type, Start, Stop, and Buy-In or Subsidy

You can use this section of the BPQY to verify Medicare Part A and Part B enrollment. If the beneficiary is enrolled Part A or Part B, a "Start" date will be listed. If the beneficiary is still in the 24-month Medicare Qualifying Period, the future start date of Medicare eligibility will be listed. If the beneficiary unenrolled from Part B, a date will be listed under "Stop". The most current version of the BPQY does not contain a column for Medicare Parts C or D. Social Security does not have access to reliable information about Medicare Parts C or D, so the BPQY report was changed to remove reference to this benefit.

The "Buy-In" or "Buy-In or Subsidy" row denotes whether the beneficiary is receiving help from the state with paying the Part B premium. If the state is paying the beneficiary's Part B premium, the BPQY will indicate "Yes" in the "Buy-In" row. If this section is marked "No" it means the premium is either deducted from the beneficiary's monthly check or is being paid by

premium billing. Since the most current version of the BPQY report does not include a column on Parts C/D, there will be no information provided about enrollment in the Part D low-income subsidy.

Health Insurance – Medicaid

This section of the BPQY can only verify Medicaid eligibility for SSI recipients who live in 1634 states in which Medicaid eligibility automatically comes with SSI eligibility. People in 1634 states who were terminated from SSI will show “Referred to state for determination” under the Medicaid column. Remember, there are numerous ways that former SSI recipients can continue to receive Medicaid coverage even after SSI and 1619(b) eligibility ends. To verify other forms of Medicaid coverage, CWICs need to contact the agency that makes Medicaid eligibility determinations. For everyone else, the BPQY will indicate that eligibility for Medicaid is “State determined”. In these cases, CWICs must ask those beneficiaries if they receive Medicaid and then get verification of Medicaid eligibility through the state or other means.

SSI Work Exclusions - BWE, IRWE, SEIE, and PASS

If a beneficiary is currently using or has previously used SSI work incentives, the BPQY will indicate this. The amount of the exclusion and the months for which it was approved show in this section. Remember that Social Security will only make these deductions if the person reports them. That means a beneficiary might actually have costs that meet the criteria for these work incentives even though there is no indication on the BPQY.

SSDI Work Activity - TWP, Cessation, Current SGA and Last Work Review

This section of the BPQY provides information about what Social Security has on record regarding SSDI work activity and work incentive usage. The TWP and cessation information noted in this section reflect the findings from the last work Continuing Disability Review (CDR) that Social Security performed. The BPQY will show the date of that review under the “Last Work Review Action”. In some cases, a work CDR may be pending or needed so the information provided may be outdated. CWICs should ALWAYS review this section carefully for accuracy.

The “Current SGA Level” should reflect the current SGA guideline applicable to the beneficiary. If the beneficiary is statutorily blind the BPQY should list the blind SGA guideline here instead of the SGA guideline for disabled individuals. If a previous year’s SGA amount is listed, it simply means the BPQY software has not been updated.

SSI Recorded Earnings (Monthly)

This section provides a monthly breakdown of earnings posted on the SSI record for the most recent two years posted. If Social Security has verified the earnings, a V code will be listed. If the earnings are estimates, an E code will show.

Posted SSDI Monthly Earnings (Last Five Years)

This section provides a monthly breakdown of the earnings from both wage employment and self-employment that Social Security has verified and the total countable income for each

month. The information on this section is generated from the work review process; therefore, the information only reflects work activity that was evaluated as of the last work review.

Resolving Questions about Information on a BPQY

Social Security personnel generate the BPQY by pulling from several different data sources at Social Security, including the Master Beneficiary Record (MBR), the Disability Control File (DCF), the Supplemental Security Income Display (SSID), the Summary Earnings Query (SEQY), and the Inquiry Response (QRSL). If any information in these data systems is outdated or incorrect, the information on the BPQY will be inaccurate. For example, if the beneficiary did not report earnings or if Social Security has not yet processed work reports, the work incentive information on the BPQY will probably be outdated.

You can help identify discrepancies or errors in any item on the BPQY by reviewing the BPQY with the beneficiary. Information on the statement that does not match the beneficiary's allegations may indicate an error or a failure to report. The beneficiary may need to go to the local office to provide updated information, or you may need to work with the WIL or AWIC directly to get answers. These Social Security employees have access to the computer files and may be able to look up the question and answer it in a matter of minutes. Make sure you have a signed release of information before you make a request of this nature.

A subsequent BPQY should confirm that Social Security made the correction(s). It is important to keep in mind that the BPQY, as with all verifications, is a starting point. You must scrutinize it for inconsistencies or missing information.

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