While it is important to weigh this information when providing advice and counsel, it is also important to understand what skills, interests and preferences the individual brings to the table. In some cases, this information may be provided as part of the referral or may be evident in existing data. The role of the benefits specialist is not to “diagnose” and become an “evaluator,” but rather to use the information available as a benchmark to consider in the planning and assistance process.

II. Personal Direction and Future Outlook

Reason for referral:

Expectations for services being requested:

Preferred location to receive services:

Individual’s long-range dreams and aspirations (within 1—3 yrs.):

Employment:

Postsecondary and/or continuing education:

Community living:

What the person expresses they need to achieve their desired outcomes (frame as supports):

This information is vital to projecting the future orientation of the individual being served and discovering specific considerations that may need to be made should the person be seeking benefits advisement or require long-term management supports.

The first two sections of the Benefits Screening Questionnaire (Personal demographics and Personal Direction and Future Outlook) are pieces of information that can easily be compiled into a forward for the comprehensive report. They would provide important information about why the individual was referred; what the individual’s personal and home life experience is like; as well as the dreams, aspirations and potential outcomes they are interested in.
When reviewing, projecting future need for, and documenting existing use of health care coverage, begin by thoroughly identifying the person’s existing coverage. This should include not only Medicare and Medicaid but also private insurance the individual may maintain or have.

### Medicaid
Critical to the Medicaid recipient is identifying under what grounds the individual was made eligible for Medicaid. In the case of an SSI recipient who receives Medicaid, the importance of 1619(b) coverage should be explained early on in the report. This may include a description of the 1619(b) eligibility criteria which includes:

- the individual continues to have the original disabling condition;
- the reason for cash benefit cessation is due to increased earnings in excess of the break-even point;
- the individual continues to meet the ongoing resource test;
- the individual earnings haven’t exceeded the state income threshold; and,
- the individual needs Medicaid in order to work.

For the individual who is a non-SSI recipient but still receives Medicaid, it is important to document the state’s medical neediness level. In some cases this amount may be the same as the federal benefit rate. This figure is critical in considering what level of spend-down an individual might have to pay, should earnings increase over the medical neediness level.

*Note: Remember, Medicaid, through state-specific waiver programs, often funds other needed services beyond healthcare, such as case management, residential support, transition planning and employment support.*

### Medicare
When discussing Medicare in this section, first identify whether the individual is receiving traditional Medicare or managed care Medicare (officially known as Medicare Part C or Medicare+Choice). In addition, identify whether the individual receives Part A or Part B coverage or both, remembering that someone must receive Part A to be entitled to Part B. Some additional information to report is whether the individual pays the Part B premium or if Medicaid pays it through either the Qualified Medicare Beneficiaries (QMB) or Selected Low Income Beneficiaries (SLMB) programs. Both the QMB and SLMB programs apply a monthly income test.

Complete discussing Medicare in this section by highlighting in the report the extended coverage which will be available for at least a 39-month period or 93-month period after the trial work period, as long as the individual does not medically recover. Make sure when projecting medicare cessation and
termination to use a tracking form similar to the one provided in Chapter 6. Also note that generally individuals who have completed their EPE and had benefits terminated prior to 9/30/00 will not be eligible for a period of extended Medicare coverage under the TWWIIA provisions.

Note: If the individual lost SSI due to receipt of Social Security benefits, consider continued Medicaid eligibility under special provisions for recipients of SSDI/DAC or SSDI for widows/widowers. Also, consider eligibility under the Pickle Amendment.

Private Insurance
Important to note here is whether the individual is part of a group or individual policy and whether the individual, employer, or a combination, pays the premium. It may also be important to provide notation if the individual receives this insurance as a dependent under the policy of another.

Note: Many insurance policies provide for continued coverage for adult dependent children with disabilities. However, some policies may provide that an individual who is working does not meet the definition of disabled.

Given this, it will be important to incorporate into the report, if appropriate, the private insurer’s definition of disability as it applies to adult dependent children.

Summary
It may be important to summarize at the conclusion of this section expenditures under the following categories, highlighting if costs are current or projected, their purpose, how covered, and monthly/annual “out of pocket” expenses.

- Doctor visits
- Psychiatrist visits
- Mental health counseling
- Other therapies
- Home health care
- Medication
- Other health related costs

It would be wise to educate the individual at some point, either verbally or in the context of the report, regarding guaranteed insurance coverage under the Health Insurance Portability Act.
Before making recommendations as to potential IRWEs which might be available to an individual in the report, provide an explanation of how the use of an IRWE could potentially impact an individual’s monthly income. Clearly explain how an IRWE might allow recovery of a portion of expenses paid for impairment-related work items.

Following a brief summary, highlight findings from the screening, itemizing work expenses related to the individual’s disability under the following categories:

- Transportation
- Medication
- Health Insurance
- Other expenses (see POMS for listing of additional expenses)

Make sure to explain the nature and cost of the item or service and how it is related to the individual’s disability and work. This documentation will prove useful should a decision be made to apply for an IRWE. This information can then be excerpted directly into a letter of request, along with copies of receipts for the expenses for which consideration is being sought.

Another important consideration is providing counsel to the individual as to whether large ticket expenses should be taken at one time or pro-rated over a 12-month period.

Remember, an IRWE may be taken under the SSI program affording a recipient the opportunity to recoup up to 50 percent of the cost of monthly disability work-related expenses. It may also be taken under the SSDI program to reduce countable wages used to determine if the individual is performing SGA during the EPE. This application would potentially reduce the person’s gross monthly earnings below the SGA, allowing them to receive their cash benefit.

Blind work expenses (BWEs), an SSI work incentive, are available to individuals who are legally blind. They provide for a very extensive list of work-related deductions from earned income, some of which need not be disability-related. Any time the consumer is legally blind, the benefits specialist should explore the use of BWEs even if the individual is not currently working.
It is expected that most benefits advisement agencies will serve only a small percentage of consumers who are legally blind. For this reason, the questionnaire does not contain a checklist of the most common BWEs for the interviewer. We recommend that you keep such a list or worksheet available for those occasions when the consumer is legally blind. If your agency serves only persons who are legally blind or a high percentage of them, you may wish to customize the questionnaire to include a BWE checklist.

**XIV. Blind Work Expenses (BWEs)**

Is the individual legally blind?  __ yes __ no

If legally blind and individual is working:

Is the individual an SSI recipient?  __ yes __ no

*If yes, do BWE work up.*

If the person is not an SSI recipient, do work up for potential SSI eligibility using BWEs.

If legally blind and not currently working, explain potential for BWEs.

Following a similar protocol as listed in the IRWE section begin this section of the report by briefly describing the intent of a blind work expense and the individual’s eligibility based on SSA’s definition of blindness. Before making recommendations in their report about potential BWEs that might be available to an individual, provide an explanation about how use of the expenses could potentially impact that individual’s monthly income. Clearly explain how a BWE might allow them to recoup all, or some portion of the expenses associated with working.

Following a brief summary, highlight findings from the screening, itemizing expenses associated with working that the individual expends. Explain the nature and cost of the item or service and how it is related to the individual working. This documentation will prove useful should a decision be made to apply for a BWE. This information can then be excerpted directly into a letter of request along with copies of receipts, for the expenses for which consideration is being sought.

Like IRWEs, subsidies are important to SSDI recipients as they may allow them to reduce countable income below the substantial gainful activity level. The primary use of this section is to provide a checklist for determining the probable existence of a subsidy. If a subsidy is likely to exist, the benefits specialist will need to document it in the “notes” section of the questionnaire or in a separately attached document.
Again, based on who the report is targeted to, it may be very important to provide a brief synopsis of what PASS is and why it might be useful to this individual. Never assume that the person reading the report is savvy about issues pertaining to all work incentive provisions. When completing this section of the report, keep in mind that a person’s successful candidacy for the PASS program hinges on certain variables. If the person participated in the program in the past and did not achieve the occupational objective identified, documentation will need to be presented explaining the specific circumstances under which this occurred, if future candidacy is going to be established.

Make sure to highlight what makes this individual a good PASS candidate, articulating findings from the screening. However, do not consider this section a PASS application. We simply want to present the possible option of a PASS. While the benefits specialists may be able to summarize a great deal of information that will go a long way in completing the actual application, it shouldn’t be assumed that the benefits specialists will be the one who supports this person in completing the SSA-545. Present enough information to allow the person to understand the option and to make a case as to why this scenario may be one that should be considered.

Given that most benefit specialists are not vocational rehabilitation experts, there may be a need to work closely with a vocational rehabilitation counselor, an employment agency, or someone else with expertise in the area of identifying a feasible occupational goal. It is critical to ensure others are available to assist in the development of a viable plan to support the person in achieving their occupational objective.

Complete this section of the report by re-emphasizing the employment goal stated by the individual earlier in the screening, and outline specific items and/or services, their expected purpose, and associated costs that might support the person in obtaining this goal and becoming more self-sufficient.

The Ticket to Work Self Sufficiency Program is the SSA’s primary return to work program for beneficiaries with disabilities. The following questions will assist the practitioner in identifying the beneficiary’s current level of involvement.

**XVII. Ticket to Work**

Is individual receiving services under a Ticket?

___yes  ___no

*If no, stop. If yes, continue.*

*(continued on next page)*
Name of Employment Network: _______________________________
Contact at EN: _____________________________________________
Describe services received from EN: ___________________________

NOTE: If individual is receiving services from the state’s vocational rehabilitation agency, they may be receiving those services under the Ticket.
Explain that individual will not be subject to a continuing disability review while using a Ticket and making timely progress.

There are two important types of notes that the effective benefits specialist should maintain. This includes field notes taken while compiling the screening profile, and actual case notes of activities, events, and other information conducted and collected which is pertinent to the actual case.

Field Notes
As a screening session or interview is being conducted, the practitioner should keep copious notes outlining information being shared by the beneficiary or recipient and/or other stakeholders in their life. These notes will serve as a reference when conducting an analysis of data collected and verifying data reported.

Case Notes
Maintaining a case record is a vital part of effective management. As part of the record, case notes should be maintained in their own section. At a minimum, case noting should include the following important elements:
• Date;
• Person(s) involved;
• Brief description of event/activity;
• Summary of outcomes; and a,
• Prescription for next steps, as necessary and needed.

To determine if information collected about an individual is accurate, reliable and true (triangulating), the benefits specialist should use at least three modes. These common modes include: observation, demonstration, and testing/surveying.

When collecting information, it is important to gauge the extent to which you feel the beneficiary or recipient or other information contributors are reliable reporters. This can be done by cross-referencing information collected and
your counselor now for four years. You have an understanding with Mr. Johnson that it is O.K. to call him in between appointments if you are having a rough day. You probably do this about twice per month. Dr. Paul wants you to stay on Prozac for the indefinite future. You have been taking this medication for depression for about 12 months now and as far as you can tell it does not create any significant side effects.

It is very important that people understand that you are not “cured.” You still have good days and bad days. “On bad days, I have very limited energy. Generally, I do not want to interact with lots of different people. On a bad day, I prefer to keep to myself and go about my business, whether it is at work or home.” Because of your disability, it is difficult to work a full-time schedule. You need a job where you can take off if you are having a bad day. Therefore, it is very important that you are employed by an understanding and tolerant employer.

Other Agency Involvement Script:
You have been involved with VESID for several years now. You are still working with the same counselor, Teddy Thomas, whom you like now that the two of you have a better understanding of what you would like to pursue as a goal. A few years ago, Mr. Thomas was really pushing social work on you and you started college to pursue that goal.

Most recently, Mr. Thomas arranged for VESID to pay for job coaching supports when you started working in ABC Rehab’s supported employment program. You worked in their bulk mail service. Now that you are working for the private business, Quality Mailers, they continue to pay for limited case management supports. Donna Romero is the case manager with ABC Rehab who continues to meet with you 2 to 4 times per month. When you meet with her, the two of you discuss problems you may be having on the job and strategies to deal with those problems. You are not involved with any other agencies.

Employment Information Script:
Your current job is with a business called Quality Mailers, Inc. They are located at 239 Swan Street, Buffalo, New York 14203. Your position is that of “bulk mail specialist.” It is your job to make sure that a bulk mailing order is properly sorted, coded, and bagged for delivery to the Post Office.

You work four days per week, Monday, Tuesday, Thursday, and Friday. Your workday runs from 9:30 a.m. to 3:30 p.m., with 30 minutes off for lunch. You really have no benefits other than one week’s vacation. You have no health insurance and have no sick days. When you must take off a day because of your disability you do not get paid. Your rate of pay is $7.50 per hour.
This is the section of the report where the benefits specialist attempts to weave possible futures together, providing clear visual examples of how a person’s employment outlook might be altered under certain scenarios. It is important at this juncture to not force decisions but rather simply present options from which the individual can make an informed choice. The last section of the report provides the opportunity to make closing comments and suggest a specific scenario or series of options that may be most advantageous to the individual. This is simply where the array of options that are available is explained and set side by side for comparison and contrast.

One of the best ways to do this might be to simply create certain options and number them. For example:

- Option I: Gross Monthly Income Not Working;
- Option II: Gross Monthly Income Working with an IRWE;
- Option III: Gross Monthly Income Working With A PASS.

Under each option, provide a written commentary briefly explaining the option and its unique features. A side-by-side table showing how monthly income might vary by the option selected could then follow this.

| Michael receives SSI and SSDI and is not currently working. He is interested in knowing how his benefits and useable monthly income would be affected if he went to work. He is also very interested in the PASS and/or IRWE incentive as a tool to purchase the training he needs to be able to work. |
|----------------------------------|-----------------|-----------------|-----------------|
| **Option I**                    | **Option II**   | **Option III**  |
| Income                          | Not Working     | Work w/an IRWE | Work w/a PASS   |
| SSI                             | 149.00          | 149.00          | 579.00          |
| Social Security                 | 450.00          | 450.00          | 450.00          |
| Earnings                        | 0.00            | 450.00          | 450.00          |
| Total Income                    | 599.00          | 1,049.00        | 1,479.00        |
| Expenses                        |                 |                 |                 |
| Job Coaching                    | 0.00            | 622.50          | 622.50          |
| Total Expenses                  | 0.00            | 622.50          | 622.50          |
| Income                          |                 |                 |                 |
| Minus Expenses                  | 599.00          | 1,049.00        | 1,479.00        |
| Total Useable Income            | 599.00          | 426.50          | 856.50          |

It is important to note that Michael is not recouping all of the money he is spending on goods and services under his PASS. In this example Michael recoups $564.00 of his $622.50 PASS expenditures. Because his monthly net income is being decreased by this amount, Michael must pay for the remaining $58.50 of his PASS expense.
Attempt at all costs to remain “values-free” at this point in the report. Again, deciding which option to select is up to the individual and other stakeholders in their life. Provide as much information as possible and consider providing some supplemental information, footnotes, or annotations where additional information pertaining to a specific option may be found.

<table>
<thead>
<tr>
<th>Scenario Computation Exercise</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Option I:</strong> Describe:</td>
</tr>
<tr>
<td><strong>Option II:</strong> Describe:</td>
</tr>
<tr>
<td><strong>Option III:</strong> Describe:</td>
</tr>
</tbody>
</table>

Using the information provided in Appendix F (Anne’s completed Screening Questionnaire completed in 2005) propose some options that Anne might want to consider. Make sure to define each option and then present a side-by-side comparison of impact on gross monthly income. Anne is particularly interested in what her useable income is going to be at the end of each month.

Option I  Option II  Option III