Section Five

Benefits Planning

Objectives
1. Develop and practice effective communication skills.
2. Understand successful interviewing skills.
3. Apply effective negotiation and mediation practices.
4. Understand and practice effective information gathering and report writing.
Introduction

As a benefits specialist, you will present a great deal of new information to beneficiaries and recipients and possibly their support person(s). There remains a responsibility to assess how well the person understands the options and recommendations presented, as this understanding is the basis of some very important decision-making that will follow, either with the support of the practitioner or without. Throughout this process and through the rest of your working relationship with the person, your communication skills, and how you use them, greatly affect your effectiveness as a benefits specialist and on the person’s decisions.

While communication is a combination of both expressive and receptive factors, about 70 percent of effective communication is receptive (listening). Only about 30 percent is expressive (what you “send”). Within the expressive portion of communication, over half of what people “hear” from you is what you send with your body language. The second largest piece is your voice tone/inflection, while only a small part of effective communication is actually the words you speak.

Because of the importance of receptive skills we will explore these first. There are some common roadblocks to good listening that many people experience. They are discussed below, together with some suggestions about how they can be avoided:

Becoming distracted while listening. This can be due to any one of several factors:

- **Distracting environmental factors.** Arrange a location as free as possible of distractions (close the door, unplug the phone, borrow a conference room, go to a neutral location, such as a church or library).

- **Thinking about what you are going to say when the person stops talking.** Look the person directly in the eyes. Practice using active listening responses (discussed below) after the person finishes, to lower your feelings of urgency to have an answer ready. Ask the person if you may jot a note or two so you can lower your anxiety about forgetting what you need to say in response.

- **Finding what the person is saying boring.** Imagine that the subject being discussed is of utmost importance to you (practice empathy; discussed below). Ask the person to summarize their thoughts or point out the most important points for you, rather than having them tell you the whole story, in order to help you problem-solve with them. Then, be sure to listen till they are finished.
• Do not book appointments too close together. It’s better to plan an ample amount of time and finish early, than the other way around, as you will then be left with some unplanned time to catch up on phone calls or to review your notes, or even prepare for your next appointment. If you still feel pushed for time when with the customer, be honest with the person about this as soon as you realize it, so the person has input on how to best use the limited time, and to help you decide what can be accomplished in another way or at a different time.

You may disagree with what the customer is saying or the conclusions they are drawing. Practicing “value-free” counseling skills may help to overcome this roadblock to listening. These are described below.

One of the cardinal values in the helping profession is that all human beings have worth, regardless of their past or present behavior, beliefs, lifestyles, or station in life. Before people will risk sharing personal problems and legitimate concerns they may hold regarding benefits and employment, they must first feel fully accepted and experience the good will and helpful intent of the benefits specialist. Your role is not to judge but to seek to understand customers and their issues and to assist them in their search for solutions related to their goals, not the goals you hold for them. In cases where you disagree with the goals of the customer, you should strive to concentrate on the person, rather than on the particular goal or behavior of concern, and to be very clear about what you can or cannot assist them with, within ethical boundaries.

In working on the problem of value conflict between yourself and the customer, it is important to recognize his/her personal biases and values in order to see where you may have challenges. (For instance, you believe strongly that anyone who can work and earn their way, even if only partially, should do so, and their benefits should be reduced or discontinued if they do not do everything they can to achieve this.) Although your values are important in guiding your life goals, and they may even be part of why you are in this profession, they are still yours, and they are not necessarily better or worse than someone else’s values, and you must set them aside while engaging and working with the customer.

• Use clarifying questions to try to get a better understanding. Example: “Are you saying that you think that, for you, keeping your benefits as they are currently stand is more appealing than being employed, even if you would have more money by working?” Or “Will you please explain to me some more about why you’ve made this decision? I still feel a little unsure of your main reasons for deciding this.”

• Use validation to engage the individual in continued discussion of the issue. Example: “I can certainly see that it is scary for you to consider tampering with your benefits when there are so many things that are not certain yet, such as whether a job will work out, and whether the SSA will make the changes correctly. Maybe we can think about what would
help make this option feel less scary.” With this strategy, you are responding to the feeling, before dealing with the content of the customer’s comments.

To summarize, it is important to remember that when developing good listening skills, we can follow the advice of Lily Tomlin, as Edith Ann, when she advised that we “listen with the same intensity that we usually save for talking.”

Seek first to understand before pushing to be understood.

The second part of effective communication is expressive communication. This constitutes about 30 percent of good conversation. Of this 30 percent, about 50 percent is body language, 35 percent is voice tone/inflection, and only about 15 percent is the actual words that we speak.

Body Language

The following is a list of effective body language that facilitates open and honest conversation:

1. **Sit with your body leaning slightly forward, not too relaxed and not “tight” in your posture.** This implies “I’m interested in what you have to say.” If you are slumped in your chair, it may be interpreted as lack of interest or respect for the speaker. A posture that is too intense may be threatening to the speaker or may signal that you are in a hurry.

2. **Maintain good eye contact.** This signals that you are interested, paying attention, and it enhances development of trust and rapport. Be sensitive to cultural or disability-related exceptions, however, as some people consider too much direct eye contact to be a “power-play” or an invasion of their personal boundaries. Just watch for indications for discomfort with your eye contact and adjust your style accordingly.

3. **Facial expression that is natural, shows interest, and is free of shock, dismay, irritation, or disagreement encourages open communication.** If you feel comfortable in your role with the individual, this will be relatively easy to accomplish. However, if you are new to this role and somewhat nervous, be aware of your facial expressions, as they may reflect your nervousness. You may appear very intense as you focus on doing a good job, and your expressions may be misinterpreted as meaning one of the above-mentioned reactions.

4. **Distracting body movements** can also detract from effective communication, such as fiddling excessively with some object such as a pen or piece of paper. Just remember to watch the customer for signs that your body movements are distracting or annoying them.
Voice Tone and Inflection

The sincerity reflected in your voice is even more powerful than the words spoken in letting the person know what you think. If your voice tone is too severe, too playful, or too authoritarian, the customer may interpret these as being scary, patronizing, or that you feel superior to them, which hampers open communication. Voice tone should match the intent of the words you are speaking and should be adjusted to the needs of the individual.

Words

Words are the final piece of expressive communication, and the cautions to observe regarding this part can be summed up easily. Eliminate jargon and hard-to-understand language from your discussions with the customer. SSA language is quite intimidating, as is the language related to other supports and agencies that may be part of your discussions with the person. Therefore, make sure the person understands any specific language you must use that is not commonly understood, and remind them often that it is okay to ask for clarification at any time. In addition, when explaining complicated concepts and when talking through examples, possibilities, and options, it may be helpful to use visual “props” to help the person follow the concepts being discussed. Play money, calculation forms, a computer spread-sheet, and so on, are good supplies to keep handy to make your words more meaningful for individuals who are having a difficult time understanding concepts you are presenting.

Tips for Conducting Effective Interviews

In addition to using good communications skills to improve general effectiveness, a benefits specialist must develop good interviewing techniques in order to engage with the customer and to collect complete and accurate information. Some tips for conducting effective interviews follow:

- Have in mind exactly what you need to know. Take a few notes. It may help to have some standard questions written and in your visual field to remind you of questions that need to be answered.

  However, do not rely on this written list or form so heavily that it interferes with good communication strategies, such as good eye contact and active listening.

- Be prepared to probe for different information and details that you think may be helpful in advising the customer, even if your question list doesn’t address the content of the discussion.

- Keep your interviewing short and to the point, and adhere to the timelines that you set with the customer.
• If the customer doesn’t appear to know the answer to important questions, skip those questions and plan to obtain the information in another way (i.e., ask the customer to send or bring you written documents, or ask him/her for permission to ask someone else who might know). Avoid wasting time having the customer guess the answers to your questions.

Interviewing Strategies

In addition to these general tips for conducting interviews, there are some specific strategies for gathering information from individuals who have some specific difficulties with being interviewed:

• The person seems reluctant to give information, either in general or about specific topics, such as income and resources, or past work history:
  1. Explain why you need the information and how you will use it. Reiterate your commitment to the person’s privacy and not sharing the information with anyone without the person’s permission.
  2. Slow down the process and put extra attention into building rapport and trust with the customer.
  3. Rephrase your questions to get only the information you must have, if your questions have been broader.
  4. Ask the person what would be better for them (i.e. sending the questions home for them to complete, postponing the interview to a time that they feel more comfortable, or suggest bringing someone with them with whom they feel comfortable)

• The person becomes unfocused and unable to concentrate before the interview is completed.
  1. Take a short break and come back to the conversation.
  2. Reschedule another time to finish, if the first tip doesn’t work.
  3. Suggest that the person bring someone with them for support.
  4. Rephrase your questions into short questions that can be answered with yes or no answers (closed-ended questions).

• The person goes off into long stories following each question, and/or becomes upset when questions are asked because of past events (such as a payback or a job loss).
1. Give a short opportunity for the person to digress, empathize if the person is upset, and then redirect the person back to the interview.

2. Do not begin to digress with the person!

Approaches to Interviewing

There are three general approaches to interviewing, and each has advantages for specific circumstances. They are discussed below.

1. Linear (e.g., “What happened first and then what happened?” “What was the next event that you remember?” or “When did you begin your first job?” “When did it end?” “What were the dates of the next employment?”) This is an effective interviewing tool when you have a short period of time to gather a lot of information, or you are establishing a timeline of activities, or the customer tends to digress.

2. Branching (e.g., “When did you begin the first job?” “How many hours / week did you work, and what was your hourly wage?”) This is a good strategy when you need more complete information than you are able to get with a linear approach to interviewing.

3. Meandering (e.g. “Tell me about jobs you have had since you began receiving SSDI?”) This is a more conversational approach to interviewing and tends to put the interviewee more at ease, so is very effective with a customer with whom you haven’t built rapport. The interviewer must keep the interview focused and synthesize the information obtained. This information is likely to be more complete than the first two approaches.
<table>
<thead>
<tr>
<th>Assessing Verbal Barriers in Communication</th>
<th>Not Observed</th>
<th>Observed (Needs Improvement)</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Moralizing, sermonizing (&quot;shoulds, oughts&quot;)</td>
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<tr>
<td>2. Advising prematurely</td>
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<td>3. Persuading, giving logical arguments, lecturing, instructing, arguing, intellectualizing</td>
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<td>4. Judging, criticizing, blaming</td>
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<td>5. Analyzing, diagnosing, making glib interpretations: labeling behavior</td>
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<td>6. Reassuring, sympathizing, consoling, excusing</td>
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<td>7. Using sarcasm or employing distractive humor</td>
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<td>8. Threatening, warning, counterattacking</td>
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<td>9. Using excessive closed-ended questions</td>
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<td>10. Stacking questions</td>
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<td>11. Asking leading questions</td>
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<td>12. Using phrases repetitively (i.e., &quot;ok,&quot; &quot;you know,&quot; &quot;that’s neat&quot;). List:</td>
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<td>13. Other responses that impede communication. List:</td>
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Directions: Rate elimination of ineffective responses by placing marks in appropriate boxes through observation of a roleplay or videotape.
### Assessing Physical Attending Behaviors

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<tr>
<th></th>
<th>Strength</th>
<th>Need</th>
<th>Comments</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Direct eye contact</td>
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<tr>
<td>2.</td>
<td>Warmth and concern reflected in facial expression</td>
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<td>3.</td>
<td>Eyes on same level as interviewee’s</td>
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<td>4.</td>
<td>Appropriately varied and animated facial expressions</td>
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<td>5.</td>
<td>Arms and hands moderately expressive: appropriate gestures</td>
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<tr>
<td>6.</td>
<td>Body leaning forward; attentive but relaxed</td>
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<td>7.</td>
<td>Voice clearly audible but not loud</td>
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<td>8.</td>
<td>Warmth in tone of voice</td>
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<td>9.</td>
<td>Voice modulated to reflect nuances of feelings and emotional tone of interviewee’s messages</td>
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<td>10.</td>
<td>Absence of distractive behaviors (fidgeting, yawning, gazing out window, looking at watch)</td>
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Through observation, rater will check appropriate box (strength, need).
Negotiation Skills

There may be times when a practitioner needs to provide support to the a beneficiary for several reasons, namely to: negotiate access to services; obtain information; make informal decisions; or provide information and coaching to assist the person to negotiate for themself effectively. In other cases, the support may be to negotiate with, or on behalf of, the beneficiary. In negotiating, there are several premises which improve your effectiveness:

- “There will always be differences of opinions about people and disabilities and their ability/need to work.”
- “All conflicts will eventually be resolved.”
- “People are okay; but their behavior may not be.”
- “To win does not mean to take ALL.”

When a concern arises, it is important to communicate it as soon as possible in order to keep things from getting out of hand. In communicating about an issue, keep in mind the following points:

- Define the problems clearly. Spend time reasoning, defining and making sure you know what the problem is.
- Contact the key person. The biggest mistake people make is contacting the wrong person. Contact should be made with the person holding the “key” to the issue.
- Schedule a face-to-face meeting when talking about a concern. Without this, it is easier for one party to “ignore” the other (not really listen to what is being said). A face-to-face meeting is also a way to build the groundwork for a good relationship.
- THINK POSITIVELY!

Once a meeting to discuss the issue has been arranged, it’s important to be prepared for the meeting. Following are some tips for establishing good communication and keeping frustration levels to a minimum during a problem-solving meeting.

- Introduce yourself.
- Clearly state your concern(s). Be specific. Cite examples. Don’t minimize the issue.
- Maintain eye contact and speak directly to those present.
- Admit your own feelings.
- Listen actively to what everyone has to say.
- Provide deserved “strokes.”
- Admit mistakes.
• Talk sparingly. Consider not talking at times, if appropriate. Stop when you’re finished.
• Speak positively. Use productive humor where appropriate.
• Don’t ask questions to which you already know the answers. Make statements.
• Be venturesome—accept risk—compromise.
• Take the initiative to “RESTART THE CONVERSATION.”

Six Rules of Successful Negotiation

1. Separate the person from the problem.
2. Avoid assuming or interpreting another’s motives out of your own fears.
3. Listen until you “experience the other side.”
4. Focus on interests, not positions.
5. Be hard on problems; easy on people.
6. Find options for mutual gain.

Mediation

There are times when it might be more helpful to provide or refer for mediation rather than in supporting the beneficiary’s negotiation. Unlike supporting negotiation, when mediating, the practitioner offers themself as a neutral party to facilitate a positive communication process between two or more people who are negotiating. Following are some tips for effective mediation:

Structure communication

• Talk to each party separately
• Encourage direct communication when hostility is low; discourage direct communication when hostility is high
• Set ground rules; ask the parties to commit to following the rules for open communication

Follow the four steps of problem solving

• Help the parties identify and prioritize their interests and issues
• Emphasize common interests; identify conflict as a situation best solved jointly
• Suggest integrative solutions
Increase the parties’ motivation to settle

- Have them set a time limit for conflict settlement
- Emphasize team and organizational goals
- Provide consequences for agreement/nonagreement
- Instill optimism

Who makes a good mediator? Someone…

- … with expertise in processing communication; a good facilitator
- … who can control the confrontation setting, climate and process
- … good at problem solving
- … familiar with the people in conflict, but who doesn’t exercise direct control over them; someone who can be neutral

Final Thoughts

All of the communication skills and strategies discussed above will make the benefits specialist more effective in all aspects of his/her job, and in other relationships in their lives. The application of these skills will assist individuals in making decisions regarding employment and its impact on benefits. If these strategies are used, how do you ensure that the appropriate actions take place throughout the process to minimize the chances of problems occurring and to assure the inclusion of work incentives?

In the report that we hope you will provide to the customer, several scenarios will be presented. It is particularly important for the benefits specialist to withhold comment as to which options presented to the customer they think are best. In some cases, the customer will ask your opinion, and it is certainly acceptable to offer this, as long as you qualify your comments as opinions and remind the individual that you will not think less of them, or that you are any less willing to offer your support, if they choose a different option than you have mentioned. Many times, the individual will need some time to consider the information presented. The benefits specialist should not rush the person in the decision-making process but should set a date to reconvene, even if this is by phone. If this is not done, some individuals will tend to procrastinate and decisions may never result.