



The Effect of Benefits Counseling on Increasing Knowledge of Social Security Work Rules and Work Incentives

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Background

VR customers receiving SSI/SSDI may lack motivation to obtain and maintain employment due to the negative effect on benefits. A customer's ability to obtain/maintain employment may be impacted by a lack of knowledge about natural supports and access to community resources.

Michigan Rehabilitation Services (MRS) began a pilot with three local offices and three Disability Networks (D/N)/Centers for Independent Living (CIL) to provide comprehensive benefits planning services to MRS customers.

Benefits Counseling have been provided by trained Community Partner Work Incentives Coordinators (CPWICs) and Work Incentive Practitioners (WIP-Cs) to improve long term employment outcomes for SSI/SSDI recipients and to increase participant knowledge of Social Security and other community resources. The purpose of this study is to evaluate the pilot project.

Background (continued)

- Of customers who exited MRS in PY 17 & 18, 29.1% of SSI/SSDI beneficiaries (vs. 44.9%) achieved employment outcomes at exit (ARR=48.5% vs. 64.6%).
- Of those with a successful employment outcome, 24.5% of SSI/SSDI beneficiaries earned below minimum wage (\$9.25/hr) and 60.4% earned between \$9.25 and \$11.99, while over half of non-SSI/SSDI beneficiaries (50.4%) earned more than \$12.00 per hour.
- 55% of SSI/SSDI beneficiaries worked less than 21 hours per week (vs. 17.3% of non-beneficiaries)
- 14.2% of beneficiaries received BC (ARR=50% vs. 48.2%)

Purpose of Study

The purpose of the study was to evaluate the effectiveness of benefits counseling provided to Michigan Rehabilitation Services(MRS) customers who receive Social Security benefits. The research questions included:

- What are the specific best practices in delivering benefits counseling to customers?
- Does benefits counseling improve a customer's knowledge of Social Security work rules?
- Does benefits counseling improve a customer's knowledge of work incentives?

Procedures

To evaluate the effectiveness of the pilot project, the following procedures were made:

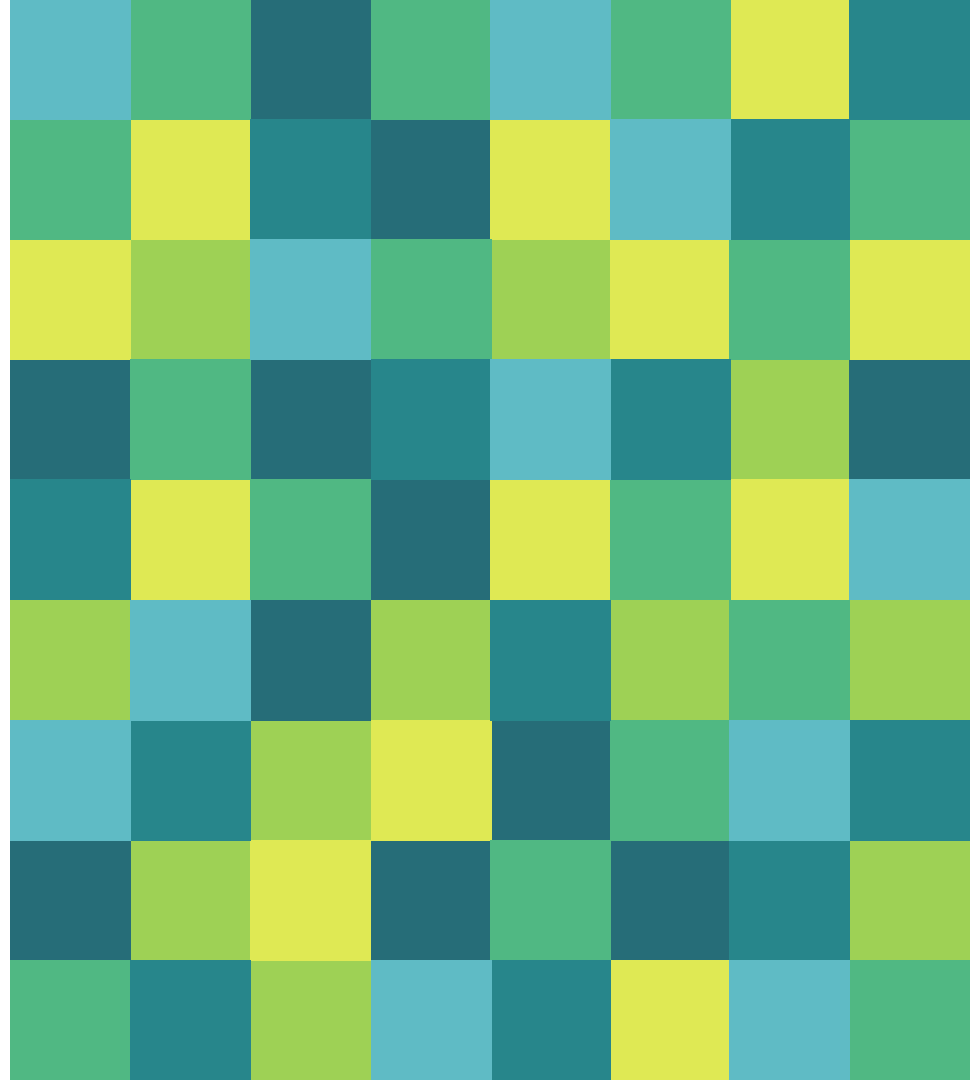
- Reviewed BP related studies
- Developed evaluation procedures and pre- and post-test questions (in collaboration with Disability Network(DN)/Center for Independent Living (CIL) administrators)
- Provided a series of training sessions about data collection to DN/CIL staff CPWICs and WIP-Cs.
- Collected the pre- and post-tests (July 1, 2019- February 29, 2020)
- Analyzed the data

Pre & Post Tests

Each participant was given a pre and post test.

The test instruments consisted of 3 sections:

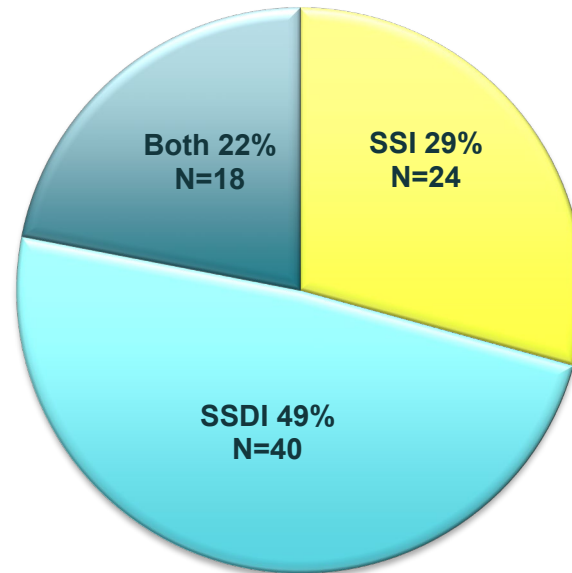
- Individual characteristics
- Knowledge of Social Security work rules
- Level of knowledge and intention to use work incentives/benefits



Characteristics

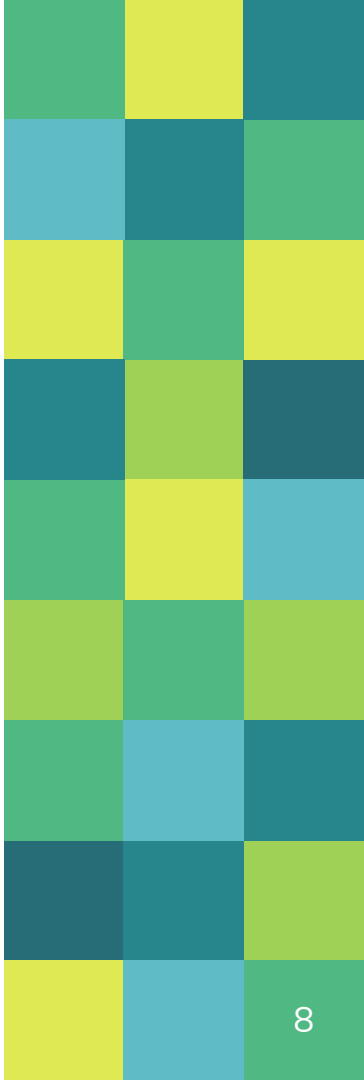
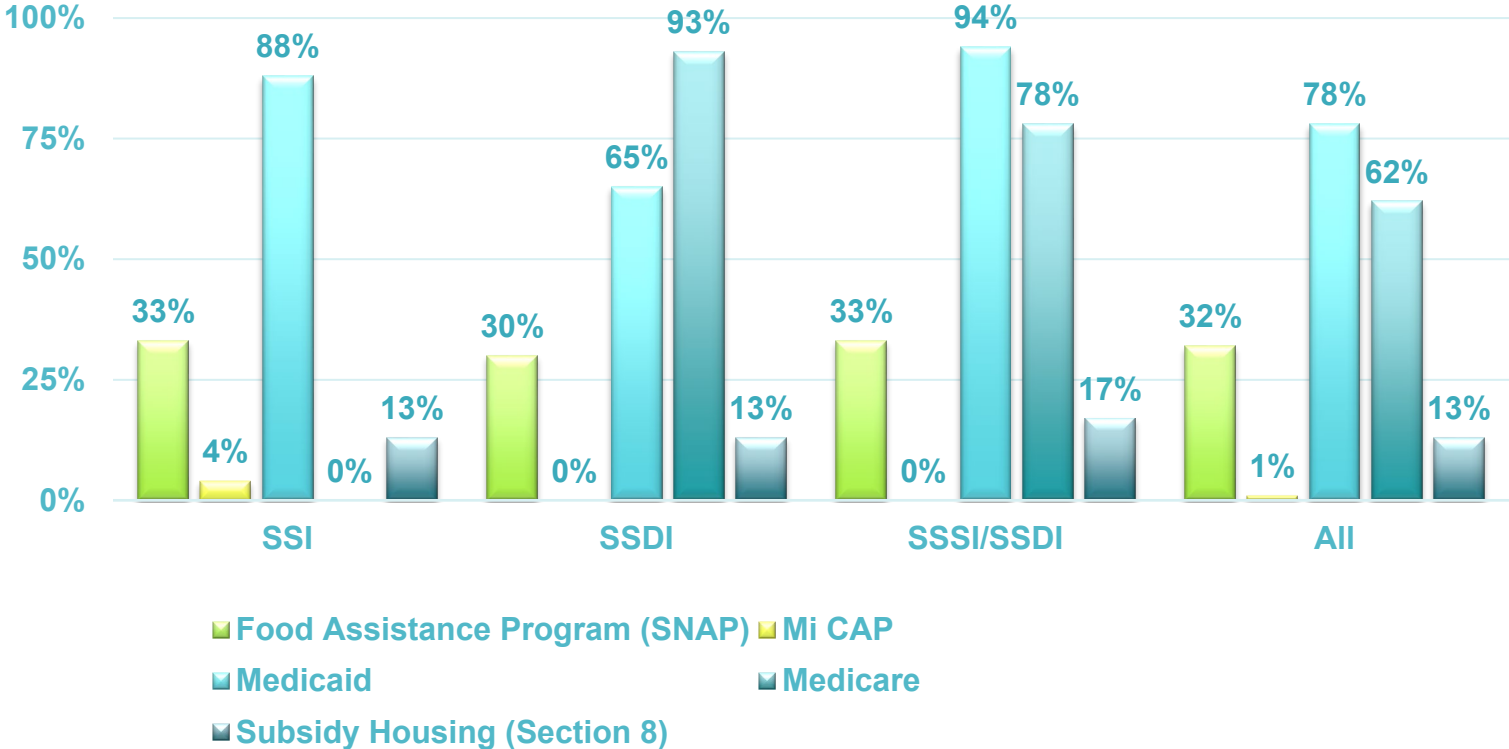
A total of 82 Social Security recipients participated in the study from July 1, 2019 through February 29, 2020.

- ❑ 24 participants received Supplemental Security Income (SSI) only
- ❑ 40 participants received Social Security Disability Insurance (SSDI) only
- ❑ 18 participants received both SSI and SSDI



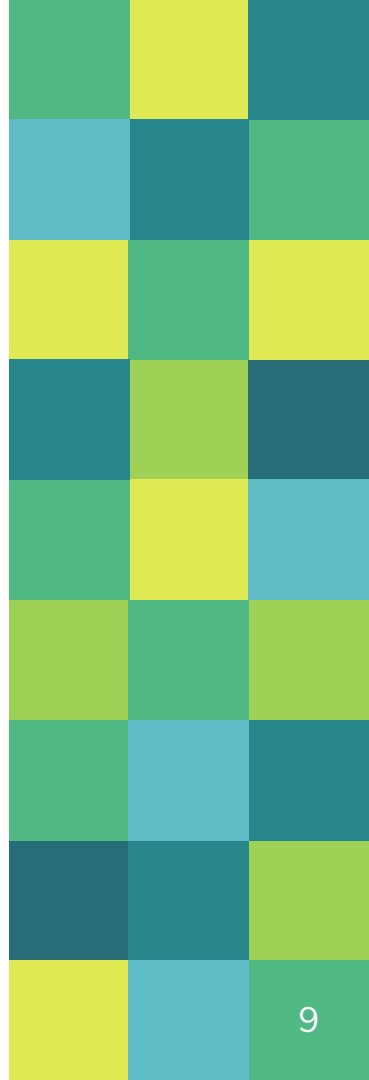
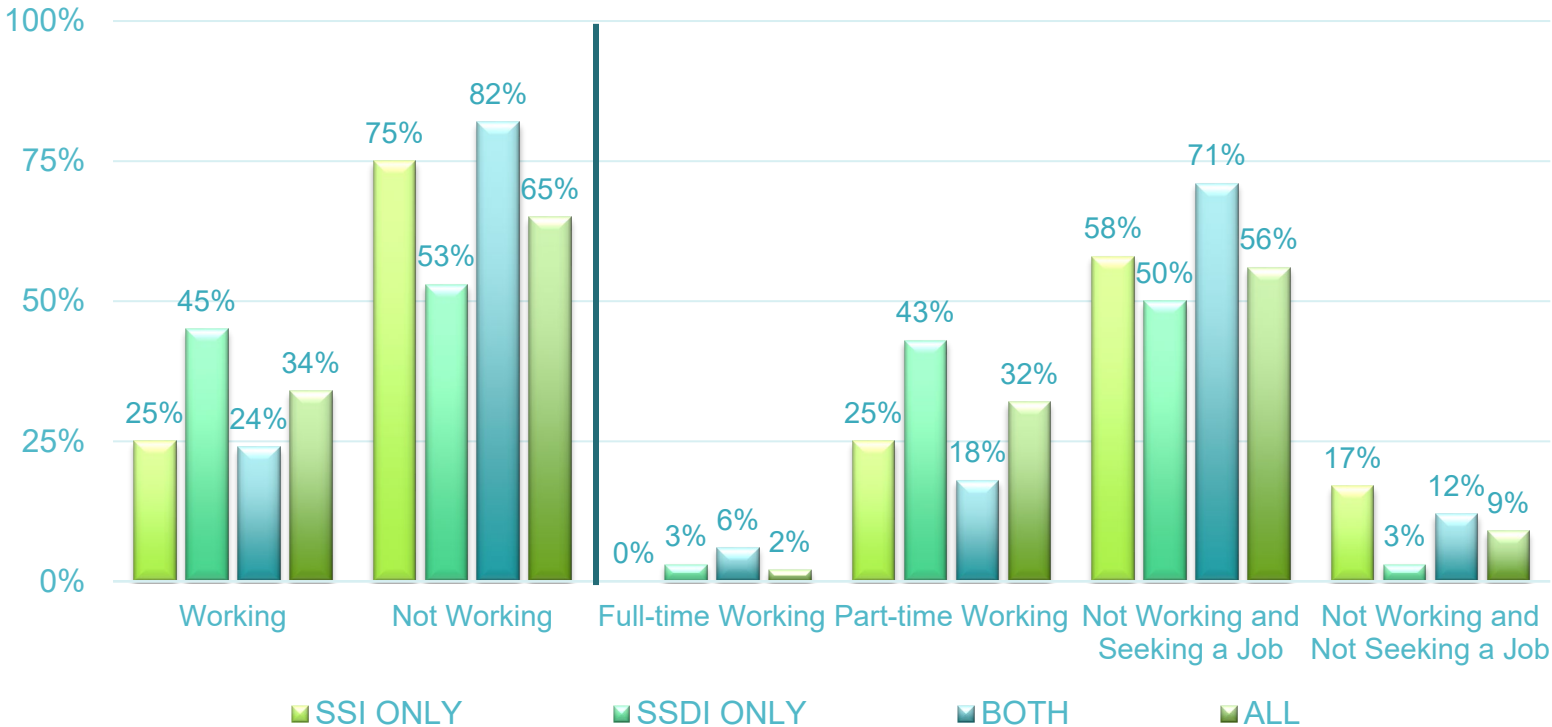
Characteristics – Benefits Received

Benefits Received



Characteristics – Work Status

Work Status



Knowledge of Social Security Work Rules

(posttest)

SSI Only	Correct	Incorrect
Question 1: When working and receiving benefits, I am required to report monthly earnings to Social Security.?	95.8%	4.2%
Question 2: The Break-Even Point is the dollar amount of total income (after all applicable deductions) that will reduce the SSI payment to zero for a particular case.	83.3%	8.3%
Question 3: There is a formula to calculate my SSI payment amount when I am working.	91.7%	8.3%
Question 4: If I am unable to continue working because of my disability, I get my SSI re-started without reapplying.	91.7%	8.3%
Question 5: Medicaid coverage may continue even if my earnings become too high for an SSI cash payment.	91.7%	8.3%

Knowledge of Social Security Work Rules

(posttest part 2)

SSDI Only	Correct	Incorrect
Question 1: When working and receiving benefits, I am required to report monthly earnings to Social Security	97.4%	2.6%
Question 2: I can receive my full benefits during the Trial Work Period for at least nine months regardless of how much I earn	89.7%	2.6%
Question 3: If I earn less than \$800 a month in 2019, it will not count towards my Trial Work Period	84.6%	7.7%
Question 4: I can keep my Medicare coverage for at least 93 months after I complete my Trial Work Period if I meet the SSA qualifications.	92.3%	5.1%
Question 5: I can expedite restarting my benefits if I cannot work due to the same and/or related disability, I stop earning above the SGA level and it is within 5 years of my disability, benefits ending.	87.2%	5.1%

Knowledge of Social Security Work Rules

(posttest part 3)

Both SSI/SSDI	Correct	Incorrect
Question 1: When working and receiving benefits, I am required to report monthly earnings to Social Security.	94.4%	5.6%
Question 2: The amount of SGA in 2019 is \$1,220 for a person with disabilities, other than blindness	83.3%	16.7%
Question 3: I can receive my full benefits during the Trial Work Period for at least nine months regardless of how much I earn.	72.2%	27.8%
Question 4: There is a formula to calculate my SSI payment amount when I am working.	88.9%	11.2%
Question 5: I can keep my Medicare coverage for at least 93 months after I complete my Trial Work Period if I meet the SSA qualifications.	83.3%	16.7%
Question 6: I can expedite restarting my benefits if I cannot work due to the same and/or related disability, I stop earning above the SGA level and it is within 5 years of my disability, benefits ending.	89.9%	11.2%

Knowledge of Incentives - Pre and Post Test

Incentive	Pretest (know somewhat or a lot)	Posttest (know somewhat or a lot)	Knowledge Change
Ticket to Work	43%	84%	41%
Expedited Reinstatement	10%	76%	66%
Freedom to Work	18%	76%	58%
Trial Work Period	5%	46%	41%
Medicare Savings Program	13%	53%	40%
Food Assistance Program (SNAP)	39%	42%	3%
Continuing Healthcare Coverage [Section 1619(a)(b)]	10%	40%	30%
Impairment Related Work Expenses (IRWE)	13%	68%	55%
Extended Period or Eligibility	13%	41%	28%
Reinstating Eligibility without a New Application	5%	33%	28%
Earned Income Exclusion	6%	32%	26%
Unsuccessful Work Attempts	3%	25%	22%
Subsidy and Special Conditions	3%	25%	22%
Subsidy Housing (Section 8)	22%	18%	-4%
Section 301	4%	26%	22%
Student Earned Income Exclusion	6%	13%	7%
Michigan Combined Application Project (Mi CAP)	4%	33%	29%
Plan to Achieve Self-Support (PASS)	46%	23%	-23%
Unincurred Business Expenses	1%	22%	21%

Intention to Use Work Incentives/Benefits

Incentive	Will Use	Will Not Use	Might Use
IRWE	30%	17%	21%
Expedited Reinstatement	48%	7%	15%
Ticket to Work	63%	2%	5%
Plan to Achieve Self-Support (PASS)	6%	7%	6%
Freedom to Work	45%	4%	13%
Section 301	11%	10%	6%
Earned Income Exclusion	22%	4%	5%
Student Earned Income Exclusion	10%	2%	1%
Trial Work Period	41%	5%	5%
Extended Period or Eligibility	27%	4%	6%
Reinstating Eligibility without a New Application	26%	2%	2%
Medicare Savings Program	37%	4%	4%
Continuing Healthcare Coverage [Section 1619(a)(b)]	33%	4%	0%
Unsuccessful Work Attempts	15%	4%	2%
Food Assistance Program (SNAP)	35%	9%	1%
Subsidy and Special Conditions	12%	7%	5%
Unincurred Business Expenses	4%	5%	6%
Subsidy Housing (Section 8)	12%	6%	4%
Michigan Combined Application Project (Mi CAP)	7%	5%	0%



Key Takeaways

- 82 participants: 29% SSI, 49% SSDI, 22% Both SSI/SSDI.
- Medicaid (78%) and Medicare (62%) were the most received benefits of all participants.
- 65% were not working, 34% were working and 56% were not working and seeking a job.
- 64% of all recipients were concerned over losing health care benefits and losing cash benefits if they increased their income or working hours.
- 64% stated they didn't want to lose health care benefit as the reason for not working
- 96% of all participants understood they needed to report earnings to Social Security while working.
- Expedited Reinstatement (66% change) and Freedom to Work (58% change) had the most knowledge gain among participants.
- Plan to Achieve Self-Support (-23% change) and Subsidy Housing (-4% change) both had a decrease in knowledge.
- The most likely used incentive would be Ticket to Work with 63% stating they would use the incentive, followed by Expedited Reinstatement (48%) and then Trial Work Period (41%).
- Both knowledge of work rules and work incentives increased overall, after receiving benefits counseling.

Next Steps

Study long term outcomes of participants who receive benefits counseling including:

- Work intentions
- Employment outcomes
- Satisfaction of services

Thank You

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