



**Virginia Intercommunity Transition Council**  
A COMMUNITY OF PRACTICE

**VITC**

Transition Services for Students with Disabilities

## **WORK INCENTIVE AND BENEFITS PLANNING**

### **Why is Benefits Counseling Important?**

A common misconception that exists is that if a person receives a disability benefit, they'll lose their benefits when they try to work. This is not only false, but may discourage the transition-aged student from successfully transitioning into adulthood as this can be a barrier toward employment and self-sufficiency.

Early education on the various work incentives that a current or eligible beneficiary of Supplemental Security Income (SSI) can use while they test their ability to work can help alleviate the fear of benefits loss and remove the barriers to employment that exist. Increased knowledge about the SSI work incentives that are available will help better prepare transitioning youth about the impact of work on cash benefits and health insurance.

### **The Role of Benefits Counselors**

The role of the Work Incentive Planning and Assistance (WIPA) project is to ensure that beneficiaries of disability benefits receive accurate information on how they can expect their work activity to impact the benefits that they receive. This project is a collaborative effort with the Social Security Administration in which individuals trained in Social Security policies and procedures are authorized to provide benefits counseling to beneficiaries. These individuals are called Community Work Incentives Coordinators (CWIC's.) The CWIC helps support the decision of the beneficiary to return to work through information, advocacy, and empowerment, assisting the beneficiary to make a more informed decision regarding going to work.

CWICs are an essential resource for students, their families, or anyone involved in transition planning. Each WIPA organization has CWICs available free of charge. The role of the CWIC is not to encourage the use of the work incentives long-term so that the person can remain on benefits indefinitely. The use of work incentives is meant to be short-term as to protect the benefits of the person while they test their ability to work. There is an expectation that as the skills and work experience of the beneficiary grow, the need for disability benefits will be lessened.

### **CWICs can provide:**

- Information on how work activity can impact a person's benefits;
- Information on how the use of work incentives may protect benefits while a person tests their ability to work ;

- Information about work incentives that may protect a person’s resources, allowing them to save money while in school and afterward that can help them achieve employment related goals without impacting benefits.

### **Suggestions for Transition Practitioners**

Transition Practitioners can help integrate SSI and work incentives into the transition planning process in the following actions:

- Become aware of current programs and knowledgeable of current benefits planning resources available.
- Know which students receive SSA benefits now or will likely need such benefits in the future. Let the students and their families know that there are advantages to financial planning prior to graduation.
- Inform students and parents that Benefits Counselors are available to them. Provide contact information for SSA and Medicaid.
- Assist students and parents in the SSI application process and provide appropriate documentation on a student’s disability, limitations, performance, and behaviors that will help SSA determine or re-determine eligibility. Maintain contact information for the local SSA office to facilitate communication among students, parents, school personnel, adult service providers, and SSA staff.
- Provide all students, 14 to 22 years of age, and their families with WIPA contact information for their areas. Encourage students and families to make contact with a CWIC, or attend an upcoming WIPA or other benefits planning orientation session.

### **Frequently Asked Questions**

#### **What can benefits planning do for students?**

- Effective benefits planning ensures that students fully understand the potential impact of earned income on benefits. It can assist in identifying and implementing appropriate work incentives the individual qualifies for and provide ongoing support to beneficiaries that are navigating through the Social Security system. An example of one of these work incentives is the Student Earned Income Exclusion (SEIE). The SEIE can help protect their benefits while they test their ability to work. The SEIE applies to anyone under the age of 22 who is either attending school at least 12 hours a week, college at least eight hours a week, or who is participating in a job training program for at least 12 hours a week. Under the SEIE, Social Security will not count up to \$1,730 of a student’s income per month and they will exclude a maximum of \$6,960 per year. This means that the student can work and potentially still receive a full SSI check until they reach these thresholds.

#### **What is “deeming” and how can a student save or spend some of his or her cash benefits for a vocational goal?**

- Deeming, an SSA concept, means that some of the parents’ or spouse’s income or resources are considered as part of the student’s available resources and income, and therefore reduces the student’s cash benefit.
- Some families are reluctant to consider allowing the student to work for fear of losing cash benefits and/or Medicaid health care coverage.
- Deeming stops the month after a child turns age 18. Therefore, a child who could not receive SSI because of deeming may be able to get SSI when he or she turns age 18.

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**ASK, LISTEN, RESPECT, COMMIT!**

- Deeming is a complicated process and the beneficiary, members of their family, or transition coordinators should not attempt to determine how deeming will impact benefits. If individuals have questions about deeming, they should be referred back to Social Security.

## Work Incentive Planning and Assistance Projects In Virginia

### Virginia Association of Community Rehabilitation Programs/vaACCSES

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