

Benefits Counseling Toolkit for Educators and Families



What Benefits Are Available?

Supplemental Security Income (SSI): Social Security administers this program. Social Security Administration (SSA) pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI.

Social Security Disability Insurance (SSDI): SSDI supports individuals who are disabled and have a qualifying work history, either through their own employment or a family member (spouse/parent).

What Is the difference between SSI and SSDI?

The major difference is that SSI determination is based on age/disability and limited income and resources, whereas SSDI determination is based on disability and work credits. In addition, in most states, an SSI recipient will automatically qualify for health care coverage through Medicaid. A person with SSDI will automatically qualify for Medicare after 24 months of receiving disability payments (individuals with amyotrophic lateral sclerosis [ALS] are eligible for Medicare immediately).

Waiver: In its most basic sense, a waiver is a mechanism through which a person with a disability can receive eligibility-based supports and services in the community; in essence, a person is “waiving” their decision to receive services and supports in a facility (this is from whence the term “waiver” originates). For individuals with Autism or Intellectual Disability, the Office of Developmental Programs has four waivers and one managed-care program:

- The Consolidated Waiver, which does not have a cap for the amount that may be spent on services
- The Adult Autism Waiver (AAW), which does not have a cap for the amount that may be spent on services
- The Community Living Waiver (CLW), with an annual cap that may be spent on services
- The Person/Family Directed Supports Waiver (P/FDS), with an annual cap that may be spent on services, and an extra \$15,000 that may be used for Supported Employment (SE) or Advanced Supported Employment (ASE)
- The Adult Community Autism Program (ACAP). This is currently available in a limited number of counties.

For persons with physical disabilities and cross-disabilities, Pennsylvania’s Office of Long-Term Living (OLTL) has waiver programs and ACT 150 (attendant care) services.

Medical Assistance: The Medicaid program, called “Medical Assistance” in Pennsylvania, offers free health insurance to children whose families are within certain income limits. If a child has a disability, he or she may be able to get MA even if the family has income above the limit.

Medical Assistance for Workers with Disabilities (MAWD): MAWD lets Pennsylvanians with disabilities take a fulfilling job, earn more money and still keep their full medical coverage. With MAWD you can keep Medical Assistance while you work, even if your earnings increase above the limits for other Medical Assistance programs. Now you do not have to choose between a job and your health.

Supplemental Nutrition Assistance Program (SNAP): SNAP is the largest federal nutrition assistance program. SNAP provides benefits to eligible low-income individuals and families via an Electronic Benefits Transfer card. This card can be used like a debit card to purchase eligible food in authorized retail food stores

Housing and Urban Development (HUD): HUD provides housing support by helping create a decent home and suitable living environment for all Americans.

What Is Benefits Counseling?

Benefits counseling is a free service offered through [SSA's Work Incentives Planning and Assistance \(WIPA\)](#) program to explain how working may affect your federal and state benefits, including, but not limited to:

- SSDI and SSI
- Housing assistance
- Supplemental Nutrition Assistance Program (SNAP)/food stamps
- Healthcare benefits, including Medicare and Medicaid

What Steps Should I Take to Get Benefits Counseling?

Call the SSA's [Ticket to Work](#) Help Line at 1-866-968-7842 / 1-866-833-2967 (TTY)

Contact [ACHIEVA Family Trust](#) OR

Contact your Office of Vocational Rehabilitation Counselor (OVR) Counselor or Office of Developmental Programs or Office of Long Term Living (ODP or OLTL) Supports Coordinator if you are eligible to receive Benefits Counseling through OVR, ODP or OLTL.

What Is Important to Understand About Benefits Counseling?

Benefits counseling is provided as a continuum. As your circumstances change, you may need to access benefits counseling. Benefits counseling should be looked at throughout the life span.

Here are the types of service providers that can assist you:

- [Employment Networks \(EN\)](#) are private or public organizations that can help with career counseling and assistance with job placement, including helping you understand how benefits may be affected by work. This includes ENs that are also part of a state's public workforce system (also referred to as [Workforce EN \(WF\)](#)).
- [Vocational Rehabilitation \(VR\)](#) agencies usually work with individuals who need more significant services. In some states, this includes intensive training, education and rehabilitation. They may also provide career counseling, job placement assistance and counseling on the effect that working may have on Social Security disability benefits.
- [Work Incentives Planning & Assistance \(WIPA\)](#) projects are organizations within your community that are authorized by Social Security to provide free benefits counseling to Social Security disability beneficiaries to help you make informed choices about work.
- [Protection and Advocacy for Beneficiaries of Social Security \(PABSS\)](#) organizations represent eligible beneficiaries to remove barriers to successful employment and will help you understand your rights regarding conditions of employment.

Understanding How to Access Different Benefits

Benefit	How do I know if I am eligible?	Who can help me with eligibility?	I'm eligible. Now What?	Who can help me understand rules?	I want to work.	Who can help me with employment?	Other resources to help me:
Supplemental Security Income (SSI)	Who is Eligible for SSI? How to Apply	Social Security Administration ; Service or Supports Coordinator; Attorney	Medical Recertify Based on code (# of years)	Social Security Administration	Ticket To Work Program SSA Ticket to Work Choose Work Working While Disabled: How We Can Help	Service or Supports Coordinator, OVR Counselor, OLT, Work Incentives Planning and Assistance (WIPA) Work recertification is a situational basis	Disability Child Starter Kit (for Children under 18) Neighborhood Legal Services Webinar: Benefits Counseling Key to the Plan
Social Security Disability Insurance	Disability Benefits SSI For Children How to Apply	Social Security Administration ; Service or Supports Coordinator; Attorney	Medical Recertify Based on code (Every 1-6 years, depends on the type of disability)	Social Security Administration	Ticket To Work Program SSA Ticket to Work Choose Work Working While Disabled: How We Can Help	Social Security Administration	Allsup Employment Services? Neighborhood Legal Services
Office of Developmental Programs (ODP) Waiver Funding	Eligibility and Contact Information	The Intellectual Disabilities Service Line County Mental Health/Intellectual Disability (MH/ID) Offices	You will select a Support Coordinator who will be the primary point of contact moving forward ODP's current Individual Supports Plan (ISP) Manual describes ODP's Benefits Counseling service	Supports Coordinator	Tell your supports coordinator that you want to work, and they will walk you through the steps to take to access employment services and supports to help you achieve your vision for employment. Check out the Charting the LifeCourse Framework, Principles, and Tools related to the Employment Life Domain Check out the myodp.org employment page (you will need a username and password to access the full page – it is free to sign up).	Supports coordinator, Office of Vocational Rehabilitation (OVR), employment service providers, local-level employment coalitions, family and friends (relationship-based supports)	Check out this video , at the top of the page, about Charting the LifeCourse Integrated Services and Supports Star to discover the many resources you can use to find employment. Examples from the 5 points of the star: Eligibility-Based Supports – Talk with supports coordinator, work with an employment service provider Relationship-Based Supports – Job shadow a family or friend, spend a day with a friend at their college or trade school Community-Based Supports – Visit businesses to learn about jobs, explore local transportation options Personal Strengths and Assets - Communicate needs, have responsibilities at home and school Technology – Use an iPad or smart phone, develop a visual resume

Understanding How to Access Different Benefits (continued)

Benefit	How do I know if I am eligible?	Who can help me with eligibility?	I'm eligible. Now What?	Who can help me understand rules?	I want to work.	Who can help me with employment?	Other resources to help me:
Office of Long-Term Waiver Funding	By Assessment	County Assistance Office	Independent Enrollment Broker, Select Managed Care Organization, Service Coordinator moving forward.	Community Health Choices Managed Care Organization (CHC-MCO) and the Service Coordinator	Conversation with your Service Coordinator, Added to your Person-Centered Service Plan and take steps to access comparable benefits or waiver funded employment services.	Community Health Choices-Managed Care Organization (CHC-MC), Service Coordinator (SC), Office of Vocational Rehabilitation (OVR), PA CareerLink. Family, Friends, Other Supports	Employment Training Office of Long-Term Living Bulletin on Employment and Employment Related Services Social Determinants of Health Training The Guidance on Conversations About Employment
Medical Assistance (Medicaid) If just getting waiver funding would not qualify for WIPA	General Eligibility Requirements	Service or Supports Coordinator; County Assistance Office	Medical recertification annually (online , via paper , or with your county office)	County Assistance Office	With MAWD you can keep Medical Assistance while you work, even if your earnings increase above the limits for other Medical Assistance programs . Now you do not have to choose between a job and your health.	Work Recert every 6 months	Medical Assistance Benefits for Workers with Disabilities Expansion under Act 69 increases earnings (will need to be added)
Supplemental Nutrition Assistance Program If just getting waiver funding would not qualify for WIPA	Eligibility Requirements How to Apply for SNAP Online Application Paper Application to Local County Assistance Office	Service or Supports Coordinator; County Assistance Office	If you are found eligible, you will receive a notice that tells you how long you will receive SNAP benefits for; this is called your certification period. Before your certification period ends, you will receive another notice that says you must recertify to continue receiving benefits. Your local SNAP office will provide you with information about how to recertify.	County Assistance Office	SNAP is income based and can be impacted by working.	Supports coordinator, Office of Vocational Rehabilitation (OVR), employment service providers, local-level employment coalitions, family and friends (relationship-based supports)	Frequently Asked Questions SNAP Find a nearby food pantry Contact your regional food bank Contact your county assistance office for help finding food resources

Understanding How to Access Different Benefits (continued)

Benefit	How do I know if I am eligible?	Who can help me with eligibility?	I'm eligible. Now What?	Who can help me understand rules?	I want to work.	Who can help me with employment?	Other resources to help me:
Housing and Urban Development If just getting waiver funding would not qualify for WIPA	Any eligible individual with a disability under Section 504 of the Rehabilitation Act can be covered under HUD's Fair Housing Act About HUD How HUD Defines A Disability Information for People with Disabilities	Service or Supports Coordinator		HUD, Service or Supports Coordinator PA county list of Centers for Independent Living for Assistance with HUD	HUD programs are income based and can be impacted by working. HUD PROGRAMS		Supportive Housing for Persons with Disabilities (Section 811) Neighborhood Legal Services Know Your Rights Pennsylvania has a variety of housing programs and services that can help older adults and people with disabilities, individuals, and families with low incomes, or those who are at-risk of, or experiencing, homelessness.

Web References

ACHIEVA Family Trust: <http://achievafamilytrust.org/>

Allsup Employment Services: <https://www.allsupemploymentservices.com/work-while-on-ssdi>

County Mental Health/Intellectual Disability (MH/ID) Offices: <http://pafamiliesinc.org/understanding-systems/intellectual-disabilities/intellectual-developmental-disabilities-county-contact-information-for-pennsylvania>

Department of Human Services (DHS): dhs.pa.gov

- County assistance office contact information – <https://www.dhs.pa.gov/Services/Assistance/Pages/CAO-Contact.aspx>
- Eligibility and contact information – <https://www.dhs.pa.gov/Services/Disabilities-Aging/Pages/Eligibility-Intellectual-Disabilities.aspx>
- Housing programs and services – <https://www.dhs.pa.gov/Services/Assistance/Pages/Housing-Resources.aspx>
- Medical Assistance benefits for workers with disabilities – <https://www.dhs.pa.gov/Services/Assistance/Pages/MA-for-Disabled-Workers.aspx>
- The Guidance on Conversations About Employment – <https://www.dhs.pa.gov/providers/Providers/Documents/ET%20Resources/Guidance%20on%20conversations%20about%20employment.pdf>
- The Intellectual Disabilities Customer Service Line – <https://www.dhs.pa.gov/contact/Pages/Intellectual-Disabilities-Contacts.aspx>
- Office of Developmental Programs employment page – <https://www.myodp.org/mod/page/view.php?id=21451>

Employment Training: <https://www.deringconsulting.com/employment/>

Employment Networks (EN): <https://choosework.ssa.gov/about/meet-your-employment-team/index.html#EN>

Food Pantry/Bank Locations and Information: <https://www.feedingamerica.org/find-your-local-foodbank>

Information for People With Disabilities: <https://pasilc.org/independent-living/find-a-cil-by-county/>

Know Your Rights: https://www.nlsa.us/wp-content/uploads/2020/11/Know-Your-Rights_Printable_EngEsp.pdf

LifeCourse:

- LifeCourse framework, principles, and tools related to the employment life domain: <https://www.lifecoursetools.com/lifecourse-library/exploring-the-life-domains/daily-life-and-employment/>
- Video about charting the LifeCourse Integrated Services and Supports Star: <https://www.lifecoursetools.com/lifecourse-library/exploring-the-life-domains/daily-life-and-employment/>

Neighborhood Legal Services: <https://www.nlsa.us/>

Office of Long-Term Living Bulletin on Employment and Employment Related Services:

<https://www.paproviders.org/wp-content/uploads/2021/07/Employment-and-Employment-Related-Services-Bulletin.pdf>

PA County List of Centers for Independent Living for Assistance With HUD: <https://pasilc.org/independent-living/find-a-cil-by-county/>

Protection and Advocacy for Beneficiaries of Social Security (PABSS):

<https://choosework.ssa.gov/about/meet-your-employment-team/index.html#PABSS>

Social Determinants of Health Training: <https://deringconsulting.com/OLTL/course-1/>

Social Security Administration: <https://www.ssa.gov/>

- Disability information: <https://www.ssa.gov/benefits/disability/>
 - Disability Starter Kit (for Children under 18) – https://www.ssa.gov/disability/disability_starter_kits_child_eng.htm
 - Working While Disabled: How We Can Help – <https://www.ssa.gov/pubs/EN-05-10095.pdf>
- Supplemental Nutrition Assistance Program (SNAP) – <https://www.ssa.gov/pubs/EN-05-10101.pdf> and SNAP online application – <https://www.compass.state.pa.us/compass.web/Public/CMPHome>
- SSI information – <https://www.ssa.gov/benefits/ssi/>
- Ticket to Work – <https://choosework.ssa.gov/>
- Vocational Rehabilitation (VR) – <https://choosework.ssa.gov/about/meet-your-employment-team/index.html#VR>
- Workforce EN (WF) – <https://choosework.ssa.gov/about/meet-your-employment-team/index.html#WFEN>

U.S. Department of Housing and Urban Development (HUD): <https://www.hud.gov/topics>

- About HUD – <https://www.hud.gov/topics>
- How HUD defines a disability – https://www.hud.gov/program_offices/fair_housing_equal_opp/disabilities/sect504faq#_General
- HUD programs – <https://www.hud.gov/hudprograms>

Webinar: Benefits Counseling Key to the Plan: <https://www.youtube.com/watch?v=-RfkehH1cI0>

Commonwealth of Pennsylvania

Tom Wolf, Governor



<https://www.secondarytransition.org>