

Division of Vocational Rehabilitation – Benefits Counseling Program

Program Overview

VocRehab Benefits Counselors work with individuals receiving assistance through the state and/or disability benefits (health care, 3 squares, SSI, SSDI). The goal of the program is to provide information to people interested in going to work so they can make informed decisions about their benefits as they enter or reenter the workforce.

VocRehab Benefits Counselors support consumers by:

- Explaining the impacts of work and wages on an individual's benefits;
- Helping people plan for starting work and obtaining financial independence;
- Helping people take advantage of work incentives that will increase the amount of money available to them;
- Telling people about programs that may allow them to keep necessary cash or health benefits when they go to work or school;
- Explaining notices received from the U.S. Social Security Administration (SSA) or the Vermont Economic Services Division (ESD); and
- Teaching people how to report their earnings to ESD and SSA.

Staff and Partners

Four VocRehab Benefits Counselors provide Work Incentives counseling to Vermonters through remote counseling, in person meetings in one of twelve regional DVR offices, or through the DVR Benefits Counselor Helpline. The program is supported by one Program Coordinator. All staff are Certified Work Incentives Counselors, accredited through The Virginia Commonwealth University (VCU) National Training and Data Center (NTDC).

To provide Work Incentives Counseling, Benefits Counselors partner with the Rutland, Montpelier, and Burlington Social Security Administration offices, Designated Agencies around the state, VocRehab Counselors, Division for Blind & Visually Impaired Counselors, Economic Services Division, Vermont Health Connect, Vermont Center for Independent Living, and the Vermont State Housing Authority.

Recent Developments and Accomplishments

The DVR Benefits Counseling Program has successfully reorganized its operations and structure. To improve service quality and timeliness to consumers we added a Benefits Helpline for consumers to call or email to receive general work incentives

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information. The Helpline provides basic information to consumers and can link them to a Benefits Counselor if more in depth services are required.

Future Directions

The Vermont DVR Benefits Counseling Program is one of eight states in the country participating in the Promoting Opportunities Demonstration. The Promoting Opportunity Demonstration (POD) will test simplified work incentives and a benefit offset in the Social Security Disability Insurance (SSDI) program to determine the effects on outcomes such as earnings, employment, and benefit payments. In this five-year demonstration benefits are reduced by \$1 for every \$2 earned above the POD threshold, which is the greater of the current Trial Work Period level or the participant's itemized impairment-related work expenses (up to Substantial Gainful Activity). Random assignment will place volunteers in one of three groups; a control group and two treatment groups. The control group continues under usual rules. Treatment group 1 is subject to the offset and we will suspend benefits for any month in which SSDI benefits are reduced to zero. Treatment group 2 is subject to the offset and we will terminate SSDI entitlement when benefits are reduced to zero for 12 consecutive months. Both treatment groups are eligible for POD-specific benefits counseling. This is an opportunity for Vermonters who are eligible for the Demonstration to increase their earnings potential.

Results

Over 33,000 people of working age receive Social Security Disability benefits (SSI/SSDI) in the state of Vermont. According to the Joint Fiscal Office a higher proportion of younger people are on the SSI/SSDI programs in Vermont than in most other states, meaning more young people are out of the workforce. Because of the complex work rules within the SSI/SSDI programs, many beneficiaries do not work and minimize their earnings because they fear what might happen to their cash and healthcare benefits if they do go back to work. Benefits counseling is a proven strategy to help beneficiaries negotiate the complex Social Security return to work rules. Research from Vermont published in the Journal of Rehabilitation showed that beneficiaries who received benefits counseling were more likely to work and work at higher levels than those who did not receive benefits counseling.