# Integrated Benefits Planning Policy Recommendations

**Background**

State Coordination Subcommittee Members agreed that a set of policy recommendations on benefits planning should be developed and submitted to the Agency Secretaries. Some of the recommendations are overall policy recommendations and others are very specific Department requests. At the February meeting, Members will refine the recommendations and provide feedback on the background information included and what information is still needed. Parts of the information has been updated. Members should also discuss how to incorporate behavioral health.

**Introduction to Policy Recommendation**

The California Committee on Employment of People with Disabilities (CCEPD) is proposing a set of policy recommendations to create strategies for effective integrated benefits planning approaches among the various programs serving people with disabilities. The CCEPD submitted a similar policy recommendation in late 2019, which a few months later the global pandemic struck, and further discussions were deferred. Although previously submitted, the CCEPD believes that additional strategies are needed to fully integrate DB101 and develop sustaining cross-system approaches to benefits planning.

Considering the continued high unemployment rates and low labor market participation rates for people with disabilities, an effective, state-coordinates benefits planning strategy is needed to assist with dispelling myths and message that people with disabilities can manage benefits and work. If people with disabilities do not manage their benefits, they can lose health care or long-term services and supports or lead to paying back of benefits to the Social Security Administration. Although California is the first in the nation to develop this toolkit, an integrated benefits planning approach must be implemented to increase the rate of employment and make use the tool in multiple systems that serve people with disabilities.

The CCEPD recommends the following:

* Collaboration to fund the web-based tool Disability Benefits (DB)101 among the two agencies. Multiple providers and frontline staff in the following systems: workforce areas, vocational rehabilitation, independent living centers, behavioral health, social services, and regional centers may use the web-based tool. At the state level, six state departments are impacted using DB101, either by having information of their programs for clients or frontline staff or providers using the DB101 to help people with disabilities become employed. Each Department can use DB101 as part of other services and integrated service delivery.
* Recommend having a lead Department that coordinates an integrated approach to benefits planning among multiple systems. The Department can have existing staff provide technical assistance or specific staff that coordinate strategies at state level.
* Provide DB101 information to all clients, regardless of whether they are brand-new into the labor, reentering or switching careers. This information will benefit all people with disabilities in various points of their employment efforts.
* Recommend Departments coordinate ongoing training efforts for frontline staff and providers on use of DB101 and general benefits planning understanding. Several training models can be used such as a “train the trainer” model, use of a learning management system or ongoing virtual training.
* Recommend that benefits counseling questions are included in documents to inform people with disabilities of how to manage benefits and employment when requesting employment services or create an informational session as part of the intake process.
* Recommend Departments that have transition-age youth or youth programs incorporate usage of DB101 to educate families and youth about community resources and managing benefits. Departments should work with Parent Training Information Centers to provide benefits counseling information to parents and DB101 information.
* Request Employment Development Department and California Workforce Development Board work with the America’s Job Centers of California to relay DB101 information to clients receiving services as they are enrolling into employment services and training programs.
* Require DB101 usage for employment efforts within the Department of Developmental Services, as part of the elimination of sub-minimum wage discussions and other employment discussions. Regional Centers should incorporate DB101 knowledge among staff and incorporate benefits planning strategies as part of the elimination of subminimum wage.
* Request Department of Rehabilitation relay DB101 information to clients receiving services as they are enrolling into the vocational rehabilitation program and developing an Individualized Plan for Employment.
* Request Department of Health Care Services incorporate DB101 into behavioral health efforts.
* Request Department of Social Services (DSS) coordinate with DSS employment program administrators, service providers, and additional stakeholder communities to share DB101 resource information. Utilization of DB101 can be pivotal in achieving employment goals for people with disabilities. This resource provides access to information that can encourage engagement by demonstrating the impact potential on an individual’s disability benefit levels, which has historically been a source of apprehension for potential participants.
* Information on benefits planning and access to DB101 should be placed on state websites. Access to services on benefits planning and dispelling myths for people with disabilities should not be a secret, and yet, many Californians still are the under the assumption that they can lose benefits if they work.

**Need for Benefits Planning**

Benefits planning helps individuals determine how their cash benefits (including SSI and SSDI) and healthcare benefits (such as Medi-Cal, Medicare, and In-Home Supportive Services) or housing benefits may be impacted by earnings from employment. Clear, timely, and accurate benefits planning supports people with disabilities to choose employment over benefits, and plan for their future. The CCEPD believes that benefits planning is just as critical as inclusive employment strategies and educational opportunities. In step with the Workforce Innovation and Opportunity Act (WIOA), CCEPD believes that an integrated approach to benefits planning is needed to increase the employment rate of people, leverage resources to expand expertise in multiple systems and assist with dispelling myths about employment and disability.

According to the Social Security Administration (SSA), as of 2020 there are 1.9 million Californians receiving SSI and SSDI benefits. Of those, 1,192,888 Californians receive SSI based on disability, blindness, and age, and 709,336 Californians receive SSDI, based on disability. Although SSI and SSDI provide a safety net, income derived solely from benefits assures a life of poverty.

As noted in the WIOA Modified State Plan, the labor force participation rate, an indicator of people not institutionalized who are employed or looking for work, is 18.1% for people with disabilities and continues to remain low when comparing other populations. This rate has remained relatively flat for people with disabilities despite a recovered economy. Labor force participation is one metric that demonstrates the continued, low employment of people with disabilities. Although benefits planning is mentioned as support services in WIOA Modified State Plan, there is not coordinated state-level strategies to assist with ongoing efforts to integrate the knowledge of benefits planning among frontline staff in multiple systems.

**Use of Benefits Counseling**

Currently, only three systems (independent living, vocational rehabilitation, and workforce) have expertise in providing people with disabilities benefits planning to assist both in employment efforts and with a social safety net. Other systems, such as mental health or developmental services, do not offer benefits counseling in a consistent manner. Each system uses the expertise differently for the populations it serves. At the local level, there may be systems overlap. However, at the state-level, there is no interaction of state policy across all three systems that can be determined by the CCEPD. The CCEPD believes that more cross-system collaboration can occur to further the training for all professionals working with people with disabilities to educate them on benefits planning and employment. Educating professionals about managing benefits is a needed strategy to help dispel the myths about employment for people with disabilities.

Independent Living Centers (ILCs) are community-driven and offer a variety of services to people with disabilities of any age based on the community needs of the local area. Although the supportive services that ILCs offer can be different, most offer benefits planning. ILCs provide expertise to wrap services around people with disabilities, stabilizing a social safety net with benefits. This creates access to employment when people with disabilities understand their benefits and their interaction with paid work.

The Department of Rehabilitation (DOR), California’s vocational rehabilitation program, provides Work Incentives Planning Services, including information and counseling on benefits planning for SSI/SSDI participants who are in the job-ready and employed statuses of their Individualized Plan for Employment and for students with disabilities, ages 16 years old until 21 years old. The DOR also receives funds from the Social Security Administration’s Cost Reimbursement program for SSI/SSDI consumers who have gained employment. As a result of the WIOA, DOR has Work Incentives Planning for students in potentially eligible cases, offering benefits planning for students participating in paid work experience who receive SSI or Title II disability benefits (SSDI or Childhood Disability Benefits). Potentially eligible cases are students who are in school between 16 years old until 21 years old. This includes educating families about benefits planning and financial literacy, explanation of the individual’s benefits, review of a benefits summary, calculation, and information through the DB101 website, and an overview of how to report earnings.

In California, 8 Local Workforce Development Areas (LWDAs) are Employment Networks, offering Ticket to Work Programs that include connections to benefits planners. Employment Networks are recognized by the Social Security Administration as providers who can assist people with disabilities pursue, enter, and maintain employment. LWDA Ticket to Work Programs are funded on a milestone/outcome basis, only receiving funds for clients who gain and keep employment. These LWDAs have access to benefits planning either through staffing benefits planners or by navigating services within their partnership and referral networks.  They have built capacity to assist people with disabilities with employment services, including benefits planning and supportive services through grant programs such as the Disability Employment Initiative (DEI) and Disability Employment Accelerator (DEA). Unlike ILCs and DOR, LWDAs serve the public who are seeking job services, and do not have additional eligibility criteria based on the severity of a disability.

There are 21 Regional Centers state-wide offering employment services. Although some of the Regional Centers may offer benefits counseling, it is unknown how consistent the counseling is throughout the system. If Regional Center clients are involved in employment efforts and works with DOR, then that individual will receive benefits planning counseling in the job-ready status.

Since the1990s, federal law has instituted Work Incentives Planning that assists people with disabilities to gain employment while managing their benefits. The Work Incentives Planning and Assistance (WIPA) program, created by the Social Security Administration, was developed to promote employment for people with disabilities. According to the federal government, the goal of the program is to allow people with disabilities to have financial stability and have gainful employment. There are currently seven WIPA projects in California. These federal law changes have allowed states to have benefits planning for people with disabilities and receive funding when people with disabilities receive employment. If people with disabilities gain employment, the entities (i.e., DOR, ILCs and LWDAs) receive funds from Social Security Administration. Accompanying funding enabled states to expand their work incentives planning programs and allowed nonprofit organizations to receive funds to develop benefits planning programs.

**DB101 Website Background**

The DB101 website is operated and maintained by the World Institute of Disability (WID). The website offers information on SSI and SSDI, Medi-Cal, In Home Supportive Services, Medicare, work preparation and education, asset building information, and benefits planning/work incentive planning calculators.

In California, the DB101 website offers users the information in English or Spanish. In the last five years, the following chart provides the number of users.

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| --- | --- | --- | --- | --- |
| Year | English Site | Spanish Site | Percentage Increase | Total Users |
| 2017 | 506,093 | 43,607 | 28.7% | 549,700 |
| 2018 | 609,841 | 48,724 | 20.5% | 658,565 |
| 2019 | 792,893 | 55,038 | 30.0% | 847,931 |
| 2020 | 745,865 | 67,416 | -6% | 813,281 |
| 2021 | 611,123 | 36,460 | -17.9% | 647,583 |
| 5-Year Total | 3,265,815 | 251,245 |  | 3,517,060 |

Sessions are the number of times an individual uses the website. WID assumes that those using the website are benefits planning specialists and service providers with knowledge of the online tool, people with disabilities or their families or support network who know of the online tool due to the service providers.

DB101 was first created in California to combat the misinformation and fear among people with disabilities to be employed and manage their benefits.

At that time, conversations centered on the need for an online portal that could be accessed by both customers and their families or support network and practitioners working with people with disabilities. A needs assessment was developed to determine usability needs of the online portal.

Launched in 2004, the creation of the online portal has been a public-private creation between the WID, grants from the California Endowment, start-up and research and design grants from the DOR, and funds from the Disability Employment Initiative from the EDD. In 2005, the Social Security Administration awarded a grant to finish designs and launch online calculators for California disability beneficiaries.

In 2020, after securing foundational grants, the WID redesigned the website to streamline the navigation of the tool and make it fully mobile responsive. Although WID continues to maintain the tool, the State of California currently does not pay for the ongoing maintenance and operation costs. WID has estimated that the maintenance and operation costs about $113,463. The CCEPD has provided examples of how other states have funded DB101 as well as how other have integrated the usage of DB101 in multiple systems.

In 2020, as part of understanding how customers are experiencing the site and what the site is used for, WID embedded a survey feature into the site. People with disabilities, their families or caregivers and professionals are using DB101. Of the service professionals, the majority users are service providers, employment specialists and community resource specialists. Many are using DB101 to support their job and clients with information on employment and community resources. As a result of using DB 101, many will use community resources to improve their life, take the job offer, look for work and go back to school.

**Other State’s DB 101 Usage**

DB101 is now available in 10 states, including Alaska, Arizona, California, Colorado, Kentucky, Michigan, Minnesota, Missouri, New Jersey, and Ohio. In 2022, DB101 is launching in Illinois. California, Arizona, Colorado, and New Jersey have a bilingual website and so will Illinois.

Each state can additional specific information to the tool. For instance, the State of Minnesota has included information on energy, childcare, housing, and food assistance that California does not include. Additionally, Arizona has included information on home ownership and how to start a business. The State of Michigan provides veterans information on its web-based online tool. The State of California can also include other information not currently included on the toolkit.

Not only are states including various types of information to assist people with disabilities, but States have also integrated DB101 into the service delivery of multiple systems. The following are three examples of how States integrated DB101 into their systems to assist people with disabilities navigate and manage benefits and employment.

Arizona (AZ) has integrated AZ DB101 into every service provider system within the state. Though the site is funded solely by Vocational Rehabilitation dollars, systems like Medicaid have mandated use of and competencies in AZ DB101 for all employment specialist receiving Medicaid reimbursement. The mental health system has also created policy that mandated AZ DB101 usage. AZ DB101 has been incorporated into Development Disability trainings as has the Department of Education. Each agency has looked at how AZ DB101 can improve the effectiveness of the services they provide to promote and support employment.

Michigan (MI) has united MI DB101 with their benefit planner tiered-approach system. Michigan has included a professional path to their vault that allows for benefit planner to coordinate services and communicate with their beneficiaries. They have also included videos as a diverse way to communicate benefit complexity. Michigan also has tutorial video to support users – both individuals with disabilities and service providers.

Minnesota (MN) has created an integrated system that partners with local Center of Independence to provide a HUB, where trained professionals are available to provide information and referral to people with disabilities. MN DB101 is at the center of the HUB information. Minnesota Department of Human Services has partnered with Vocational Rehabilitation to access MN Vault activities through the HUB.

**Funding Streams Used in Other States**

In the State of Alaska, the Department of Health and Social Services, Division of Senior and Disability pays for monthly maintenance services. The State of Arizona funds DB101 by the Department of Economic Security, Division of Employment and Rehabilitation, and pay for direct training services, change requests and monthly maintenance. The States of Kentucky and Ohio fund DB101 through developmental services departments in respective states (Kentucky Commonwealth Council on Developmental Disabilities and Ohio Department of Developmental Services, Policy and Strategy Division). The State of Kentucky pays for monthly maintenance and the State of Ohio pays for both monthly maintenance and change requests. The State of Michigan pays for DB101 through the Department of Technology, Management and Budget and pays for monthly maintenance. No information on how State of New Jersey funds DB 101 was provided.

Only two states, Minnesota and Missouri, seem to have braided funding for the DB101 website. The Department of Human Services, Disability Services Division and Housing and Supportive Services Division paid for monthly maintenance, change requests and real-time search tools for DB 101. Braiding funds also occurred in the State of Missouri. The Department of Mental Health, Division of Behavioral Health and Office of Adult Learning and Rehabilitation Services and the Developmental Disabilities paid for DB 101 for both monthly maintenance and change requests.