**Benefits Planning Cross-Advisory Body Workgroup**

**August 2023 Workgroup Meeting**

**Collaboration document**

**Introduction**

At the August 2023 meeting, members will develop policy recommendations for benefits planning and health care, discuss what information is needed, and further refine the framework of the report for those areas. The workgroup will also discuss, if smaller workgroups are needed to further develop the report, policy recommendations, and information needed.

**Transition-Aged Youth Panel Discussion**

At the July 2023 meeting, panelists discussed how they work with youth and challenges with benefits issues. Members and panelists discussed the following:

* Fear, credibility or lack of trust, and misinformation are continued issues. Need for creativity to combat misinformation about managing benefits and employment.
* Fund benefits planning positions in existing contracts for Workability and TPP.
* Benefits planning, as a position, is an in-demand work but keeping people in the position is difficult due to low pay and ongoing training.
* Creation of a hotline and general resources for youth and family.
* Need for benefits planning for each phase of career development (initial position to promotion and advancement).
* Think about the linkages to services and how it can assist people to benefits counseling.
* Education for guardians is needed. Due to pandemic, an increase of guardians to students.
* Create a communications structure between agencies and departments on benefits planning.
* Additional strategies may be needed for people with intellectual/developmental disabilities.
* Financial literacy should include benefits planning and CalABLE information.
* Include benefits planning training for teachers and other career center staff.
* Support continued efforts of Social Security Administration (SSA) to update “mySSA” online tools and inclusion of work incentives to be part of the online process. Other requests to SSA are to create a specific hotline for people with disabilities and case management system.
* Assess existing resources and think about how benefits planning resources should be reorganized.
* Discussion of whether a comment letter to SSA outlining specific issues and how to engage local SSA offices more consistently in California.

**People with Disabilities and Family Member Panel Discussion**

At the June 2023 meeting, panelists discussed the challenges of navigating benefits and employment. From their experiences, members discussed potential areas for policy recommendations and framing of the report. Members discussed the following:

* Policy recommendations to be centered in three areas: access to benefits planning, outreach and information, training, and education.
* Develop state strategies to lessen burden of overpayments and develop targeted information on overpayments.
* Develop state partnership with Social Security Administration.
* Develop exit strategies/program to help people manage getting off benefits.
* How to use existing programs, such as the Protection and Advocacy for Beneficiaries of Social Security (PABSS), to develop information on overpayments.
* All had traumatizing experiences with receiving overpayment letters and lack of assistance from multiple organizations. Everyone felt the system is not just and there was conflicting information on how to deal with overpayments. Suggestion from panelist was to set time limits on when overpayments can be set.
* Consensus that system must be reformed and causes a lot of confusion.
* Discussion on using the Medi-Cal model and how to increase asset limits.
* Panelist suggested that Regional Centers need to be better educated on benefits planning.
* Discussion on how to provide information to parents.

**Benefits Planning Counselors Panel Discussion**

At the May 2023 meeting, the panel discussion included Benefits Counselors from the Department of Rehabilitation, Independent Living Center, and Disability Rights California. Several issues were identified through the panel discussion:

* Misinformation and dispelling myths are continued barriers.
* Longer Social Security Administration processing time for various paperwork.
* Build information and assistance on benefits planning at key “touchpoints” where people with disabilities are being served.
* More Information is needed for local county workers about Medi-Cal for people with disabilities.
* County workers should receive ongoing education regarding disability and benefits planning.
* Finding affordable housing is a problem. There are a variety of programs to provide housing vouchers with varying requirements.
* Managing benefits and employment is too complex. System needs to be reimagined and made simpler for people with disabilities.

**Health Care Discussion**

At the April 2023, the Workgroup met with the Department of Health Care Services to discuss the Medi-Cal programs and new asset changes, including the [Working Disabled Program](https://www.dhcs.ca.gov/services/Pages/TPLRD_WD_cont.aspx). Californians can apply for Medi-Cal throughout the year [online](https://benefitscal.com/) or through county office. Federal law requires Medi-Cal eligibility to follow a hierarchy whereby an individual is evaluated for certain programs first.

Generally, people with disabilities are covered through the following non-Modified Adjusted Gross Income (MAGI) programs: Aged, Disabled and Blind Federal Poverty Level program, the 250% Working Disabled Program, ABD Medically Needy Program with a share of cost. For people with disabilities to qualify for the 250% Working Disabled Program must show the County that the individual has employment.

From the presentation, the workgroup identified that marketing and outreach is needed for the Working Disabled Program and training of county workers on the program. The asset limit changes will assist people with disabilities financially and allow them access to health care. Other issues discussed was the annual renewal for Medi-Cal that was being reinstituted.

**Issue Definitions for the Workgroup**

At the March 2023 Workgroup, members agreed that the following should be reviewed for changes:

* Lack of coordination between program and services regarding benefits planning, and lack of access to benefits planning.
* Review of workforce training on benefits planning and how the Disability Benefits 101 website ([DB101](https://ca.db101.org/)), Work Incentives Planners, and navigators work together to assist benefits planning for people with disabilities.
* Lack of information on benefits planning and discussion of strategies to increase knowledge for families and people with disabilities.
* Eligibility requirements (both income and asset test) for long term care services and supports, health insurance, affect the management of benefits and employment.
* Beginning the education of parents and youth with disabilities on benefits planning and how to improve information for transition-aged youth.
* Education for older adults with disabilities and their families on benefits planning and support needs.