**Benefits Planning Policy Recommendations**

At the October 25, members again split into smaller workgroups. This document includes the discussions of the smaller workgroups and suggestions by the CCEPD Executive Officer. The two areas (lack of benefits planners and workforce issues) will be combined because similar concepts are being discussed. Members will begin outlining the sections and information needed. By our next meeting, CCEPD staff will have sections of the report laid out with information as discussed.

**Identification of areas of concern and affects of managing employment and benefits.**

* People with disabilities choose not to take a promotion or go full-time due to asset and income limits making it cost prohibitive for health care and supports.
  + Culture change is needed to ensure benefits planning is a part of employment services and integrated in all systems and programs.
* Definition of benefits planning and how benefits planning is discussed with people with disabilities and their families should be reframed. Benefits planning is to help people with disabilities select the life and career they want while determining supports needed.
* Mandates for various benefits are in multiple state and local entities, making it difficult to have consistent information for people with disabilities and their families or guardians. This leads to misinformation and can be detrimental in loosing benefits or other career choices.
  + This can be illustrated with stories from people with disabilities.
* Overpayment letters cause traumatic experiences to individuals. Although a federal issue, the workgroup needs to point out this ongoing issue.
  + This can be illustrated with stories from people with disabilities.
* There is lack of instant information and navigating all systems and SSA becomes a deterrent to employment.
* Discussion of asset limit reforms in Medi-Cal and its affects for people with disabilities.
* Discuss income eligibility and asset limits and its affects to people with disabilities.
* People with disabilities have higher expenses, throughout the life span, due to support needs.

**General Policy Recommendation**

Based on conversations from August and prior meetings, these can be overarching policy recommendations. These policy recommendations can be matched with areas of concern above when drafted as report.

* Benefits planning should be a part of employment services in all programs.
* Support California’s efforts to evaluate income eligibility and asset limits for health and human services programs.
* Encourage State of California have a more robust partnership with the Social Security Administration and support efforts to streamline processes for people with disabilities.
  + As discussed on October 4 meeting, members mentioned needed improvements to social security reporting system.
    - Highlight information related to special conditions and work incentives to decrease countable income.
    - Allow reporting of work incentives information in telephonic reporting
    - Overhaul the system to make it more user friendly and intuitive.

**Lack of Access to Benefits Planning Resources and Planners/ Workforce Issues**

These two sections are combined, and policy recommendations are laid out as high-level recommendations for Agency Secretaries. Members should discuss the problems seeking to solve and some potential ideas.

**Problems:**

* Not enough benefits planners or expertise in all programs, because people with disabilities are served by multiple programs. Need a no wrong door approach.
* No coordinated or tiered approach to benefits planning information. Not everyone needs same amount of assistance.
* Lack of consistent state coordination among all programs and share of best practices, existing webtool.
* Continued misinformation from frontline staff in multiple programs.
* Labor market issues with benefits planners

**Policy Recommendations:**

* Request that Departments within health and human services and labor and workforce development develop a tiered and integrated approach to benefits planning, to include webtool, leveraging of resources of existing resources, and development of new resources.
  + Discuss how people with disabilities are served by multiple doors and how not enough benefits planners calls for a new approach.
  + Discuss how state models, such as Arizona, Minnesota, and Michigan, can be explored to offer ideas to California.
  + Map and identify funding for integrated approach to benefits planning.
  + Develop sustainable funding for DB101.
* Develop policies for cross-training of front-line staff in multiple programs and systems with workforce and health and human services programs.
  + State agencies (DOR, DDS, DHCS) add policies requiring professionals that are on the front line (job coaches/developers, employment specialists, case managers, etc.) to have some basic education/competency in benefits and benefits planning - this can be both their direct staff and vendors that contract under them.
  + Local workforce development areas and all Workforce Innovation and Opportunity Act Titles I-IV partners
  + Train eligibility workers on the basics of what occurs when an overpayment letter is received.
  + Create connection to benefits planners as needed and incorporate community-based organizations who are Employment Networks and WIPAS.
  + Develop a baseline understanding of what participant needs, if is on disability benefits or SSI. This can include videos or basic information as part of existing training curriculum.
* Develop approach to benefits planning that incorporates both benefits planners within the workforce system and network of organizations that can serve people with benefits questions and assistance.
  + Leverage existing resources
  + Develop technical assistance protocols
  + Develop a baseline understanding of what participant needs, if is on disability benefits or SSI. This can include videos or basic information as part of existing training curriculum.
* Develop consistent administrative policies to encourage benefits planning into contracts, policies to incorporate the message of managing benefits and employment into all human services program, both disability and mainstream programs.
  + Support changes to Competitive Integrated Employment Local Partnership Agreements to incorporate benefits planning into its written agreements.
  + Creation of a benefits planning service code to allow employment providers to provide and bill for the service.
  + Incorporate policy within Disability Determination Services to provide information on benefits planning and work and all the relevant resources so individuals begin their journey with this mindset and knowledge from the onset.
  + Create conversations between mainstream services and services specific to people with disabilities to identify barriers and understand how to better interact.
* Develop career pathways for benefits planners.
  + Wages for benefits planners, difficult to hire and retain benefits planners – this highlights the need for DB 101 and staff capacity building across programs to help with less complex needs/questions
  + Burnout – compassion fatigue, some have stopped due to number of hours required to maintain certification status
  + Discuss how integrated approach have a tiered approach on how training multiple staff, including intake staff can help move clients through the system and make them more comfortable with employment and manage benefits.

**Marketing and Outreach regarding Benefits Planning**

Members further developed the policy recommendations. Now, members need to decide what to include in this section. During December, the CCEPD staff will begin developing sections of the report. From the notes below, what else is needed to discuss in the section. Keep in mind, what entities could be doing this, who may be coordinating such efforts and what else is needed.

**Problem**

* Misinformation about managing benefits and employment.
* Marketing and outreach are needed at certain points during the lifespan to educate people with disabilities on continual basis.

**Policy Recommendations**

* Develop an ongoing marketing and outreach campaign on benefits planning to increase awareness of work incentives for people with disabilities. The marketing and outreach campaign should address four different milestones, including childhood/education, high school/college transition, early career, and retirement.

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| Phase 1: Childhood education | * Family-targeted marketing and education * Leaning into the messaging that people with disabilities can work and can keep their benefits |
| Phase 2: Highschool/college transition age | * This is how you can work and keep your benefits |
| Phase 3: Career | * This is how career advancement can affect your benefits |
| Phase 4: Retirement | * How do your benefits change now that you aren’t working * Aging with benefits |

* + Four different milestones = Four different messaging needs
    - Childhood/education, high school/college transition, early career, retirement
    - Develop a timeline info graphic for who is involved in each stage.
    - Outline of the different commonly needed benefits with descriptions and at the different stages – mapping it out
    - Does the outreach look different for different disabilities?
      * Differences in developmental, intellectual, physical disabilities
    - Who do we want to reach for each of these stages?
      * Educators, Department of Healthcare services, family, Department of Education, Regional Centers, LEA outreach, SELPAs, service providers
      * Guidance counselors, college admissions, college disability office, apprenticeships, healthcare professionals, family/loved ones, Educators, Department of Healthcare services, family, Department of Education, Regional Centers, LEA outreach, SELPAs, service providers, Department of Rehabilitation, workforce development boards, employer, WIPAs, employment networks
      * Social security office is where a lot of people start and that is one of the challenges – there are a number of different doors and if they do not know, they can provide wrong information or not adequate information. The local SSA offices should know what the different types of benefits are and be included in the outreach to help prevent misinformation.
      * HR departments and employers, talent acquisition, employment resource groups (everything from above note except education)
        + Education for the employers, not knowing how more hours or a promotion will affect benefits
      * Department of Aging, SSA, assisted living/residential services, family/children, healthcare providers, starting the education from the beginning for those starting out with disability benefits.
* Incorporate benefits planning into other campaigns for children (younger than transition-age) and parents/guardians.
  + More information is needed in terms of when and what information is provided in school.
  + Part of special education curriculum, family resource centers, parent training information centers under department of ed
  + Other community-based organizations that serve variety of communities.
  + Different deliverables that can be distributed
  + Short examples or testimonials can be used.
  + Using different medias for people to give a quick overview of what are benefits and provide different peer examples.
  + Use Plain language, lived experience, and multi-media messages.
  + Looking at CalABLE resources and deliverables for examples
* Incorporate benefits planning into financial literacy and CalABLE efforts.
* Develop strategies to educate public guardians and representative payees.
  + Need more information on this.
* Develop strategies to educate local education agencies and medical professionals.
  + Targeting state licensing
* For the third stage of career path:
  + Wage reporting requirements – career advancement
    - Work incentives and benefits
  + Overpayment information – how do we approach the messaging.
    - Who to go to for support.
    - Creating a dedicated support structure for this issue
* The role of AI in navigating through services and how to ensure accuracy
* Use the CIE blueprint as a reference for the roadmap