**Benefits Planning Policy Recommendations**

At the October 4th meeting, members split into smaller workgroups to discus three areas for policy recommendations: lack of access to benefits planners and resources, marketing and outreach, and workforce issues. The meeting on October 25 will focus on recommendations, discussion on needed information, and an agreement on policy recommendations. This document includes the notes and ideas from October 4th.

**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**

Members discussed additional policy recommendations in this area. The Executive Officer moved recommendations for federal changes to the general policy recommendation category.

* Leverage existing materials, tools and create general resources, including general information on overpayments to be shared with multiple entities.
* Develop a tiered and integrated approach to benefits planning. State models, such as Arizona, Minnesota, and Michigan, can be explored to offer ideas to the California. This will include existing tools and programs. California would need to map, identify, coordinate, and fund potentially, a different structure.
	+ Sustainable funding for CA DB101.
	+ 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.
* 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.

**Marketing and Outreach regarding Benefits Planning**

Members discussed key milestones where people with disabilities need information about work incentives. Members discussed the multiple groups, professional and non-professionals, who should have access to basic information.

* 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.
	+ 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)
			* 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
	+ If you have an immigrant background, you may not have access to all the services. Parent groups, faith-based organizations
	+ 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.
	+ 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
* Overpayment information – how do we approach the messaging.
	+ Who to go to for support.
	+ Creating a dedicated support structure for this issue

**Workforce Issues**

Members discussed areas of improvement for workforce. Members should further develop concepts into recommendations.

* Build capacity of benefits planners in multiple programs and create career pathways to ensure a continual pool of individuals are trained.
* Create cross-training between DOR and local workforce development and develop training for local workforce development areas and partners.
	+ Collaboration with social security branches
	+ Systems and processes may cause barriers.
	+ Staff capacity and training issues
* 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.
* Discussed how to develop technical assistance mechanism. Members should determine how to incorporate this concept into a policy recommendation.
	+ Who can staff call for info/TA? AWICs? WIPA?
* Discussed needed measure regarding benefits planning. Members should determine how to develop concept into a policy recommendation and why it is needed.
* Members need a baseline understanding of what participant needs – need the context of disability benefits, otherwise not really addressing customer needs.
* Incorporate DB 101 into the system of navigating benefits planning. Members should further discuss what type of state leadership is needed.
* Train eligibility workers on the basics of what occurs when an overpayment letter is received.