**Report on Benefits Planning**

**August 2023**

**Introduction**

At the July 2023 meeting, members reviewed the outline and made suggested changes. At the August 2023 meeting, members should develop policy recommendation and determine if these topics are the ones to work on. Policy recommendations will be framed through problems, possible solutions, and feasibility of recommendation (i.e., budget, legislation, policy, and economic climate).

**Executive Summary**

* Highlight key points from the report.

**Introduction**

* Overarching themes from the conversations
  + Overpayments are certain like death and taxes.
  + People with disabilities receive overpayments of thousands and asset limits do not build wealth.
  + Highlight life of poverty over economic independence.
  + Highlight how people need to have a big salary to cover expenses throughout the lifespan.
* Reason for the report

**Stories and Information on Why Managing Benefits and Employment**

Stories and information will be throughout the report, not in only one section. However, these are some ideas to incorporate into the report.

* Use personal stories from individuals to highlight.
* Need prominent members of community and use information from panelist.
* Highlight various situations people may face, such as conflicting asset and income limits, misinformation, or myths.
  + Living standards are high in California vs rest of the rest of the United States.
* Discuss that people with disabilities come through multiple doors seeking assistance.
* Discuss how benefits planning is an ongoing process because people advance in career and increase their wages.

**Benefits Planning**

Each section will have an overview of the issue and policy recommendations.

* Lack of access to benefits planning (program fragmentation)
  + Need to leverage resources to create consistent messaging and information.
* Marketing and outreach
  + Rethink touchpoints where youth and families receive information (non-disability), such as health care offices, local education agencies, and First 5 Commission.
  + Rep payees and public guardianships – lack of understanding about benefits planning and employment and how in some cases need to be involved.
* Workforce education and training
  + Consistency and access to information among programs serving people with disabilities.
  + Discuss models from other states.
  + Use DB101.
* Transition-Aged Youth Strategies
  + Financial literacy, including benefits planning and CalABLE

**Health Care**

Each section will have an overview of the issue and policy recommendations.

* Highlight Working Disabled Program
  + Need for ongoing marketing to counties.
  + Increase knowledge to providers and county employees about program.
* Highlight how asset limits help people with disabilities and income eligibility may still affect participation. Do some math and show differences in programs.

**Long Term Care Services and Supports (LTSS)**

Each section will have an overview of the issue and policy recommendations.

* Discuss the various needs that people have.
  + Short-term and intermittent
  + Lifespan needs
  + Expensive
* Discuss IHSS and how people with disabilities are using the program.
  + Income limits
  + Retiring and needing more care (either end of spectrum)
* Highlight work in the aging community and other Master Plan on Aging proposals.
  + LTSS program – people with disabilities need a program focused on lifespan.
  + AB 567 Feasibility Report

**Federal Issues**

Each section will have an overview of the issue and policy recommendations. Members will decide how to address federal issues and what to highlight in the chapter.

* Messages
  + Highlight that program was designed in earlier era and needs updating to fit current needs.
  + Highlight the tension between “trust”, “did everything right and now paying for it,” and how two programs sending two different messages on employment.
  + Asset limit changes.
* Discuss what are state-level strategies and what are federal issues, such as overpayments.

**Other Issues**

In this section, topics were included that members have mentioned in workgroup meetings or other CCEPD meetings. Workgroup members will decide what additional to pursue for the report.

* Retirement and long-term care for people with disabilities.
* Workers’ Compensation and interactions with benefits planning
* Complexity of income and asset eligibility for housing (depending on program).

**Appendix**

* Discuss panels, informant interviews and surveys conducted for information.
* List of literature reviewed.