

California Committee on Employment of People with Disabilities

Memorandum

To: Dr. Mark Ghaly
Secretary
California Health and Human Services Agency

Julie Su
Secretary
California Labor and Workforce Development Agency

From: Rachel Stewart, Chair
California Committee on Employment of People with Disabilities

Date: November 1, 2019

Subject: Submission of Integrated Benefits Policy Recommendation

Congratulations on your appointments as Agency Secretaries. The California Committee on Employment of People with Disabilities (CCEPD) looks forward to our work together to better align programs and services to ensure effective employment and training strategies are created for people with disabilities. We especially appreciate the person centered, data driven approach and the approach to incorporate equity for all Californians, including people with disabilities.

In 2018, the CCEPD approved a policy recommendation to be submitted to the Agency Secretaries, per the legislative mandates of the Committee. As you know, the CCEPD proposes policy recommendations to both the Health and Human Services and Labor and Workforce Development Agencies, creating an opportunity to meld together the health, human, social and employment needs of people with disabilities. The CCEPD has also created an informal feedback process with the Directorates of the Department of Rehabilitation (DOR) and the Employment Development Department (EDD). We met with the Directorates in the Summer of 2018 to discuss our policy recommendation. Our process is to always include the

lead departments in our policy discussions as they are submitted to Agency Secretaries.

Our policymaking perspective is from a cross-systems approach to better align resources and create more effective policies and programs for people with disabilities. The CCEPD has also aligned its efforts to California's Unified State Plan, and the CCEPD will continue to highlight issues that affect people with disabilities disproportionately compared to other populations. Benefits planning is one of those issues. People with disabilities do not receive timely and consistent information on managing their benefits, leading to reliance on myths, often causing lives of poverty.

As the new administration institutes policy changes and continued alignment, the CCEPD would like an integrated benefit planning strategy to be reflected and incorporated into workforce strategies for people with disabilities. More people with disabilities should know how to manage benefits so that they can be employed and participate in the labor market. Our goal is to encourage employment and independence over a life of poverty.

RECOMMENDATION:

CCEPD is submitting a policy recommendation requesting that the Health and Human Service and Labor and Workforce Development Agencies collaborate to direct resources to support an integrated approach to benefits and work incentives planning. This approach includes use of a web-based tool, such as Disability Benefits (DB) 101, across Agencies' systems, and training practitioners (i.e., health, mental health, social services, workforce, education, regional centers) on the use of such a tool, and on the use of benefits and work incentives planning to increase employment of people with disabilities. (For more information regarding DB 101, see attachment A.)

ISSUE:

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) 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 2015 there are 2.1 million Californians receiving SSI and SSDI benefits. Of those, 1,292,302 Californians receive SSI based on disability, blindness and age, and 809,509 Californians receive SSDI, based on disability. Although SSI and SSDI provide a safety net, income derived solely from benefits assures a life of poverty.

The labor participation rate, an indicator of people not institutionalized who are employed or looking for work, is 17.3% for people with disabilities compared to 66.8% for the overall population in the State of California. This rate has remained relatively flat for people with disabilities despite a recovered economy. Labor participation is one metric that demonstrates the continued, low employment of people with disabilities. Effective employment strategies for people with disabilities must include benefits planning for individuals and their families or support system. Without consistent information in all systems, people with disabilities will continue to receive inaccurate information affecting their economic opportunities throughout their life span. The lack of benefits planning is a common barrier in California due to lack of information and training for professionals who help people with disabilities in multiple systems.

Currently, only three systems (independent living, vocational rehabilitation and workforce) have some 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 DOR, California's vocational rehabilitation program, provides Work Incentives Planning, including information and counseling on benefits planning for participants who are in the job-ready status of their Individual 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 for 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 workforce experience and those students on SSI or Title II benefits (SSDI or childhood disability insurance). Potentially eligible cases are students who are in school between 16 years old until 21 years old. This includes educating families about benefits planning, explanation of the individual's benefits, review of a benefits summary, calculation and information through the DB 101 website, and an overview of how to report earnings.

In California, 10 Local Workforce Development Areas (LWDAs) are Employment Networks offering benefits planning. Unlike ILCs and DOR, LWDAs must serve the entire population who are seeking job services. Employment Networks are recognized by the Social Security Administration as providers who can assist people with disabilities enter, maintain or pursue employment. LWDAs also receive funds for clients who gain employment. LWDAs have access to benefits planning, technical assistance, and can work to resolve issues arising from benefits. They have built capacity to assist people with disabilities with benefits planning and supportive services through grant programs such as the Disability Employment Initiative (DEI) and technical assistance provided to Employment Networks.

Since the 1990s, federal law has instituted Work Incentives Planning that assists people with disabilities to gain employment while managing their benefits. The Workforce Incentives Planning and Assistance 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. 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.

RECOMMENDATION DEVELOPMENT:

The CCEPD conducted an environmental scan of education, health, human services and workforce systems to determine which programs serve people with disabilities, and reviewed what systems provide benefits planning. This revealed that multiple systems touch or provide services and information to people with disabilities. Those professionals (i.e., teachers, school counselors, social workers, health providers, workforce professionals) may be unfamiliar with or lack training in benefits planning, leading to outdated information or perpetuating myths about the impact of paid employment for individuals receiving benefits.

The CCEPD also identified existing benefits planning expertise in the DOR, ILCs and LWDAs. Some California Work Incentives Planners even have certification from the University of Virginia or Cornell University, required by the Social Security Administration. As the CCEPD discussed benefits planning with each system or department, it became apparent that there are no coordinated approaches for sharing information or training with other systems. The three programs did not coordinate efforts at the statewide level to leverage resources on benefits planning to either train other professionals working with people with disabilities, share information on dispelling the myths or coordinate existing efforts. As a major barrier to employment, CCEPD believes better ongoing coordination is needed to increase employment outcomes for people with disabilities.

The CCEPD found that training materials already exist within the three identified systems that can be revised or further developed for a cross-system approach to benefits planning. The CCEPD also discovered that an online tool, DB 101, has been used in California to assist people with disabilities with benefits planning since 2005. The representatives of all three systems pointed to DB 101 as the online website for customers and practitioners. Therefore, CCEPD believes that the State of California should support the existing web tool. (See attachment A for DB 101 website background.) DB 101 is a web portal created by the World Institute on Disability that provides uniform and accurate information that people with disabilities and their families can assess. The State of California provided initial funding for the DB 101 website as well as EDD. Since many practitioners in all three systems use DB 101, the CCEPD believes that the State of California should consider funding strategies to support the website on an ongoing basis.

The CCEPD is requesting the Agency Secretaries support an integrated approach to benefits planning as a strategy to increase the employment outcomes for people with disabilities. Benefits planning strategies should be coordinated and consistent statewide, and thought should be given to include more systems in providing consistent information on benefits planning to people with disabilities and their families. One of the major barriers to employment for people with disabilities is the lack of understanding on how to manage employment and benefits, leading to both myths and fears of losing income or services. Having an integrated benefits planning approach may assist with increasing labor participation rates and the employment rate for people with disabilities.

CONCLUSION:

Our policy recommendation is meant to create a coherent and strategic approach using existing expertise and web-based tools to educate people with disabilities, their families or support networks, and multiple professionals who serve people with disabilities. The policy recommendation provides flexibility for state entities to create a set of coordinated strategies to both serve all people with disabilities and target specific populations. The State of California has benefits planning specialists who can assist with the training, the uniform information, and marketing information in multiple systems as well as creating a more coordinated system. The State has the expertise needed but lacks a

coordinated planning approach targeting multiple systems that touch people with disabilities.

The CCEPD's goal in this recommendation is getting more people with disabilities to employment by dispelling myths and encouraging a life of prosperity through employment. Although people with disabilities continue to make employment gains, they continue to have high unemployment rates and labor participation rates. As a state, more is needed to change the employment rate for people with disabilities.

Attachment A – DB 101 Website

The DB 101 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. According to WID, between December 1, 2017 and November 20, 2018, there were 606,426 users of the website, and 49,187 users in Spanish. During the same time, there were 795,090 sessions (65,389 sessions in Spanish). Calculating both the users and sessions demonstrates that 1,516,092 Californians used this online tool.

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.

DB 101 was first created in California due to previous strategies developed by the former Governor's Committee on Employment of People with Disabilities. 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. Along with the strategies, 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.

WID currently makes updates to the benefit information through Disability Employment Initiative grants offered by EDD. Funding covers the content and calculator tools. However, ongoing maintenance and operation costs of about \$119,271 is not covered. In reviewing the type of information and number of users and sessions, the cost per person is \$.79 for using this website. CCEPD would like the Agency Secretaries to consider how to best

fund this online tool that helps service providers and people with disabilities understand and plan for the impact of paid employment on benefits.

DB 101 is now available in nine states, including Alaska, Arizona, California, Kentucky, Michigan, Minnesota, Montana, New Jersey and Ohio. Only Arizona, California and Minnesota have the full DB 101 version. The other six states have a limited web-based tool. Of the nine states, the State of Minnesota has included additional information on energy assistance, 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.

Each of the states fund the DB 101 differently. Many of the states provide monthly maintenance and training services as part of the contract. Some states also pay to make change requests to expand the tools of DB 101 or create added content for the website. In California, EDD pays for training services and monthly maintenance services.

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 DB 101 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 DB 101 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 DB 101 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 DB 101 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.

Since two states seem to have braided funding for DB 101, Agency Secretaries may consider the DB 101 website as a candidate for braiding funds from several health, human services or workforce to either continue the level of service or expand the information on the DB 101 website to include other benefit information. The CCEPD believes that the ongoing funding of DB 101 would assist people with disabilities in managing their benefits while gaining employment.