



Information About

What Transition Specialists Should Know About Benefits Counseling

In the past, Transition Specialists often felt they had to counsel students and their families to be cautious about employment and inform them that work earnings could result in the loss of needed health care and all other benefits. Now, Transition Specialists may encourage students to aim for more productive work lives. Specialists may tell both students and families that most people with disabilities may now achieve higher net incomes and retain needed health coverage. Specialists can confidently share with students that the federal Social Security Administration (SSA) offers a variety of work incentive programs to help students prepare for employment and gradually reduce their dependency on other benefits.

What is Benefits Counseling or Benefits Planning, Assistance, and Outreach (BPAO)?

BPAO, funded by the SSA, was established by the Ticket to Work and Work Incentive Improvement Act of 1999, Public Law 106-170. The purpose of the BPAO program is to provide accurate information to SSA beneficiaries with disabilities about work incentives, helping them to make informed choices about work. Each BPAO organization has Benefits Specialists who are available in every community to assist students and families free of charge by:

- providing work incentives planning and assistance to prepare for work or to help ensure needed benefits;
- counseling to eliminate fear of losing hard-fought benefits due to in-school or post-school employment;
- counseling on use of SSA work incentives;
- conducting outreach to student beneficiaries and their families; and
- working in cooperation with federal, state, and private agencies and nonprofit organizations that serve student beneficiaries.

Is Benefits Counseling Really Worth the Time?

Absolutely. By referring students to Benefits Specialists, teachers can focus on providing instruction and other services to students. Teachers may provide the BPAO number directly to the student or discuss Benefits Planning at an Individualized Education Program (IEP) meeting.

Benefits Specialists Can Help Transitioning Students By:

Helping students understand SSA's new work incentives and how their benefits (cash and health insurance) could be affected if they go to work. Benefits Specialists can specifically help by:

- advising students and their families about their rights and responsibilities concerning redetermination of eligibility for Supplemental Security Income (SSI) at age 18.
- explaining Medicaid While Working, also known as 1619(b) status and how Medicaid and health care may be impacted by your income.
- explaining the comprehensive Medicaid Buy-In Program under development by the Commonwealth of Virginia, which will allow some working Virginians with disabilities to pay to participate in the State's Medicaid program.
- creating a PASS (Plan to Achieve Self-Support). A PASS allows the individual to use their income and/or resources to reach a work goal. For example, the individual can set aside money to go back to school or to get specialized training for a job. SSA does not count the money or resources set aside under an approved PASS when deciding initial or continuing eligibility for SSI. Having a PASS may help the student qualify for SSI, or may increase the amount of the SSI payment, or their net income.
- discussing how the student can save money for "future employability investments" (a wheelchair, van, a specially equipped computer, a personal job coach, etc.) by the time they reach age 22 by using a PASS or other SSA work incentive. How this will be accomplished depends on the student's age and the type of benefits they receive.
- discussing other work incentives with students.

How Can My Students Access BPAO Services?

Students and their families should be encouraged to call the Virginia Office for Protection and Advocacy (VOPA) at (800) 552-3962 (toll-free). VOPA maintains a list of Benefits Specialists and the areas they serve.

Students may also download free software that will help them and their families make the most of their visit with a Benefits Specialist. The software and tutorials can be found at www.workworld.org.

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VOPA publications are available in alternate format, upon request.