



Work Incentives Benefits Counseling: A Guide

Navigating the route to achieve work goals while maintaining benefits can be a daunting task. Help is available!

Work Incentives Benefits Counselors can help people with disabilities to achieve their work goals while keeping access to essential income and health benefits.

It's important to remember the benefits to working beyond the financial ones including: better health, more income, ability to learn new skills, a greater sense of purpose, increased confidence, and opportunities to meet people and make friends all contribute to a good quality of life.

The person along with their support team will have to consider these aspects when deciding the type of work, work environment, and number of hours someone can work.

Truths about Working and Benefits

When it comes to information about how working impacts benefits, there are a lot of myths and misconceptions. This can lead to fear of pursuing work goals even if that possibility could have lots of positive outcomes for a person with a disability. Here are some truths about working with benefits:



Work Incentives Benefits Counseling (WIBC) gives people the information they need to make informed choices about work.



If cash benefits stop because of a person's earnings, in many cases, payments can restart without a new application if their work stops or reduces below a certain amount.



While there is a lot of uncertainty about working and benefits, it is important to remember that accepting a job does not cause a medical continuing disability review by Social Security.



Work Incentives Benefits Counseling services are tailored to each person's unique benefit situation and their personal work, healthcare, and money goals.



How Can Work Incentives Benefits Counseling Help?

Work Incentives Benefits Counseling (WIBC) shows people and their care teams:

- ✦ The amount of earnings that will cause a change in benefits.
- ✦ The changes someone could expect with earnings at different levels.
- ✦ The total financial picture when someone is working.
- ✦ Work incentives available and how they factor into counted earnings or the amount of money someone can save.
- ✦ How to maintain health insurance coverage.

What Are the Steps of Work Incentives Benefits Counseling?

Here's what people can expect when receiving Work Incentives Benefits Counseling services.

Referral

People and their care teams, if desired, start to work with a Work Incentives Benefits Specialist (WIBS)!

Reviewing Information and Employment Goals

The WIBS will complete an intake to learn about a person's benefits and talk about their work experience, employment goals, and questions.

Signing Releases of Information

A person signs releases of information (ROI) so the WIBS can verify their benefits, ensure accurate calculations, ask questions, or assist with a benefit problem if needed.

Benefits and Summary Analysis Report

If desired, the WIBS will review this report with the person and their care team, describing individualized benefits information, work goals, and work incentives that might apply to them.

VOICE – Quality Work Incentives Benefits Counseling

How do you know if you are receiving quality benefits counseling services? The acronym VOICE outlines the five main characteristics of high-quality work incentives benefits counseling:



Researchers have repeatedly documented that work incentives counseling services can improve the employment outcomes of individuals with disabilities receiving Social Security disability benefits.

Source: Gruman, et al., 2010;
Livermore, G., S. Prenovitz,
and J. Schimmel, 2011;
Nazarov, 2013

Agencies and Programs that Provide Work Incentives Benefits Counseling

These are the agencies that can help refer people to work incentives benefits counseling services.

Wisconsin's Division of Vocational Rehabilitation

Request Work Incentives Benefits Counseling services from your Division of Vocational Rehabilitation (DVR) counselor [Division of Vocational Rehabilitation \(DVR\) Work Incentives Benefits Services](#)

Social Security's Ticket to Work Program

Ticket to Work is a free and voluntary Social Security program that helps people, ages 18-64 who receive disability benefits to work. Get connected to an employment network to access work incentives benefits counseling services. choosework.ssa.gov | Ticket to Work Help Line: 1-866-968-7842

Wisconsin's Long-Term Care Medicaid Waiver Services

If a person is eligible for Family Care, Family Care Partnership, PACE or IRIS, they can work with their team or IRIS Consultant to request a [Work Incentives Benefits Summary and Analysis through long-term care programs](#).

Social Security's Work Incentives Planning and Assistance Program (WIPA)

Benefits planning and assistance services are available to SSDI or SSI beneficiaries, age 14 to full retirement age, who are working or want to work.

- [Social Security's WIPA Website](#)
- [Wisconsin WIPA Website](#)