

## WORK INCENTIVES

### **Plan to Achieve Self-Support (PASS)**

PASS is an income and/or resource exclusion that allows a person who is disabled or blind to set aside income and/or resources for an occupational or educational objective if it leads to employment. (SSI Beneficiaries or SSD beneficiaries who can become SSI eligible using PASS).

### **Plan to Achieve Self-Support (PASS) - Paid in Two Parts**

#### **(Part 1)**

#### **Procedure Code: A3005**

**Description:** Develop, in collaboration with the customer and rehabilitation counselor, a Plan to Achieve Self-Support (PASS) and ensure that it is submitted to the Social Security Administration (SSA).

**Fee: \$300.00**

**Documentation:** A copy of the PASS plan sent to SSA should be provided along with the invoice.

#### **(Part 2)**

#### **Procedure Code: A3006**

**Description:** Ensure the approval of the PASS plan through modifications or other appropriate services.

**Fee: \$550.00**

**Documentation:** A copy of the plan's approval from the SSA PASS CADRE should be provided with the invoice.

### **Impairment Related Work Expenses (IRWE)**

IRWE's reduce the amount of income that Social Security counts against an individual's benefits by deducting expenses from their total countable wages. To qualify for the IRWE, the expense must be related to the individual's disability, work, and expense that they couldn't work without. It must also be paid for out of the person's pocket. In SSI cases, the expense will be deducted from countable income every month in which the expense is incurred. In SSDI cases, IRWE's will not be as relevant in months when the beneficiary earns less than SGA.

### **Impairment Related Work Expenses (IRWE)**

**Procedure Code: A3007**

**Description:** Work with the VR customer to develop and submit appropriate forms and supporting documents to SSA, as needed, to successfully obtain the IRWE work incentive. This will likely be a letter addressed to the SSA representative handling the case requesting the IRWE. Receipts showing how much the beneficiary spent should be included in the documentation package.

**Fee: \$400.00**

**Documentation:** A copy of the correspondence sent to SSA on the client's behalf requesting the IRWE must be provided to the counselor. This is sufficient to show that the work has been completed and payment can be issued. Documentation from the Benefits Planning Query (BPQY) or letter from SSA verifying approval of the IRWE should be provided to the counselor for records purposes once it's received from SSA

**Blind Work Expense (BWE)**

SSI will not count any earned income when the primary diagnosis is blindness, which is:

Used to meet any expense reasonably attributed to earning the income, i.e., Guide dog, transportation to and from work, etc. (SSI Beneficiaries)

**Blind Work Expenses (BWE)****Procedure Code: A3017**

**Description:** Work with the VR customer to develop and submit appropriate forms and supporting documents to SSA, as needed, to successfully obtain the BWE work incentive. (Before working with a Client, it must be confirmed that "Blind" is the SSA listed disabling condition via the client's SSA eligibility letter, a call to SSA in the presence of the individual, or by requesting a BPQY.

**Fee: \$400.00**

**Documentation:** The WISA will send copies of any correspondence sent to SSA on the client's behalf requesting the BWE to the attention of the VR counselor. This is sufficient to show that the work has been completed and payment for the service can be issued. The WISA will also request documentation that the Work Incentive information was received by SSA and approved/applied to the Client's Record. The WISA must provide a copy of the client's BPQY or letter from SSA verifying the BWE has been approved by SSA to the VR counselor once they receive it.

## **SSI 1619(b)**

One of the biggest concerns SSI beneficiaries have about going to work is the possibility of losing Medicaid coverage. Section 1619(b) of the Social Security Act provides some protection for these beneficiaries. 1619(b) provides for the continuation of Medicaid with no spend-down requirements when a beneficiary loses their SSI due to earning wages above the SSI threshold or from a combination of earned and unearned income above this threshold. The person's disability must continue, and they must still keep their resources under the \$2,000 resource limit for a single person or \$3,000 per disabled couple. In other words, they would still need to be otherwise eligible for SSI if not for their income. In Virginia, the income typically cannot exceed \$41,399 per year for the person to be eligible for continued Medicaid. However, certain people could qualify for an individual threshold if they meet additional conditions. (SSI beneficiaries)

## **Medicaid While Working – Section 1619(b)**

### **Procedure Code: A3008**

**Description:** Work with the VR customer to develop and submit an appropriate letter and supporting documents to SSA and the Virginia Department of Social Services (DSS) Medicaid, as needed, to receive benefits under 1619(b).

**Fee: \$200.00**

**Documentation:** A copy of the communications sent by the WISA and/or VR Client to SSA and Social Services, documenting the Client's continued need and eligibility for Medicaid must be submitted with the invoice. This is sufficient to show that the work has been completed and payment can be issued. The WISA must submit verification from the Department of Social Services that the 1619(b) has been applied to the client's record to the VR counselor once it's received.

## **Student Earned Income Exclusion (SEIE)**

The student earned income exclusion allows individuals under the age of 22 who regularly attend school or are involved in a vocational education program to exclude earned income up to a certain amount (as of January 1, determined each year) in a month (with a maximum per year, also determined each year). (SSI Beneficiaries). For 2021, the amount is \$1,930 per month or \$7,770 per year.

## **Student Earned Income Exclusion (SEIE)**

**Procedure Code: A3009**

**Description:** Work with the VR customer to develop and submit appropriate documents to SSA to receive benefits under the SEIE work incentive. Social Security will likely ask for proof that the client is enrolled in school (class schedule, tuition bill) or proof that they are receiving vocational training services.

**Fee: \$400.00**

**Documentation:** The WISA must submit copies of any correspondence sent to SSA on the client's behalf requesting the SEIE to the attention of the VR counselor. This is sufficient to show that the work has been completed and payment can be issued. The WISA must provide documentation to the counselor that the SEIE has been applied to the client's record when they receive it, either by submitting a copy of the BPQY or letter from SSA verifying the approval of the work incentive.

### **Subsidies**

Subsidies apply to SSI during the initial eligibility process. Using a subsidy reduces SGA. Subsidies apply to SSDI during the initial eligibility process and on an ongoing basis if the person is approaching or appears to be over SGA in a given month. Subsidies exist when an employer pays the person with a disability the same rate as a non-disabled colleague. However, the person with the disability may not work at the same productivity level. If SSA finds that this is so, it may result in a ruling that the client is not doing SGA. Some examples include; working fewer hours, having different or less responsibility, extra supervision on the job, or job coaching.

The amount of the subsidy is deducted from the total countable wages per month. Subsidies work much like IRWE's, with the difference being that rather than the beneficiary paying for the item or service they need to work, this expense is usually paid for or performed by another person or organization.

### **Subsidy**

**Procedure Code: A3011**

**Description:** Work with the VR customer to develop and submit appropriate documents to SSA to receive the Subsidy work incentive.

**Fee: \$400.00**

**Documentation:** The WISA must submit copies of any correspondence submitted on the client's behalf to SSA to the VR counselor. This is sufficient to show that the work has been completed and payment can be issued. Once a the WISA receives confirmation from SSA that the work incentive has been applied, via a work review notice from SSA, it must be provided to the VR counselor.

## **Medicaid Works**

Medicaid Works is a voluntary Medicaid plan option that will enable workers with disabilities to earn a higher income and retain more in savings or resources than is usually allowed by Medicaid. This program supports continued health care coverage so that people can work, save and gain greater independence. To qualify for Medicaid works, the person cannot have countable income exceeding 138% of the federal poverty level per month or resources exceeding \$2,000 at the initial application time. If the person meets the initial criteria, they will then be permitted to earn up to \$75,000 per year and resources up to the 1619(b) earnings limit. They must also be disabled, have paid employment in an integrated setting or proof of when employment will start, and be between 16 and 65. Countable unearned income must remain at or below \$858 per month while enrolled in Medicaid Works.

### **Medicaid Buy-In Program – MEDICAID WORKS**

#### **Procedure Code: A3012**

**Description:** Work with the VR customer who is currently eligible for and/or receiving Medicaid to complete and submit the MEDICAID WORKS agreement and supporting documents to the Virginia Department of Social Services (DSS), as needed, to enroll in the Medicaid Buy-In program (may include Medicaid application or updating the resource section of the Medicaid application).

**Fee: \$250.00**

**Documentation:** A copy of the documents sent by the WISA and/or VR Client to DSS must be submitted to the Vocational Rehabilitation Counselor with the invoice. This is sufficient to show that the work has been completed and payment can be issued. Once the WISA receives approval from DSS verifying the approval of Medicaid Works, it needs to be provided to the counselor.

#### **Overpayments**

As clients are transitioning into employment, WISA services help the client resolve all issues that may affect their progress toward achieving self- support and long-term employment stabilization. While an overpayment is not a consequence of being employed, many clients associate an overpayment as a barrier to employment. Many decide not to continue working because of the overpayment and the inability to resolve the issue. The average client may not effectively address an overpayment issue and do not understand how to navigate through the complex SSA systems and structure. In most cases, a client finds themselves in an overpayment issue because:

- The client did not report their wages to SSA as required or,

- SSA did not act timely on reducing/suspending their benefits payments due to countable earnings that were reported accurately and timely by the consumer or,
- Benefits are ceased due to a CDR, and the suspension/termination of benefits occurred late.

In the first case, our agency would like to help the client resolve the overpayment to keep their focus on remaining employed. Also, and just as important, our agency would like to help the consumer develop systems and supports to help them report their earnings as required by SSA, so there is no subsequent occurrence.

In the second and third scenario, it is not the client's fault that an overpayment occurred. In these cases, it is necessary to educate a client or their representative/guardian with information that will help them avoid an overpayment even if not caused by the consumer. In these cases, the individual's rights regarding the overpayment appeal should be discussed with them.

### **Overpayment**

#### **Procedure Code: A3018**

**Description:** Work with the VR customer to address Social Security overpayments that arise. This includes advising the customer on his or her appeal rights, helping the customer complete and submitting the appeal paperwork to Social Security, and advocating with Social Security to ensure the appeal's timely process as needed.

The WISA may assist with the following that could resolve the overpayment: Request for reconsideration, Waiver, and/or Payment arrangement. Multiple efforts may be required, but the service would result in a resolution of the overpayment. Retroactively accessing unused but applicable work incentives may also help address the overpayment to reduce the total dollar amount of the overpayment.

**Request for Reconsideration:** To be completed when the customer receives an overpayment notice and they either don't agree that they were overpaid, they dispute the reason for the overpayment or the amount in which SSA says they owe. Social Security will review the case to determine if the initial determination was correct. Reconsideration requests must be filed within 60 days of the overpayment notification.

**Waiver:** To be completed if the customer agrees that they were overpaid but feels as if they were without fault in causing the overpayment and cannot afford to pay it back. There is no time limit for requesting a waiver even if the overpayment has started to be repaid. If a person is receiving SSI, they are automatically found to have met the hardship in paying the overpayment back criteria.

**Payment Arrangement:** If the customer agrees with the overpayment but withholding the Social Security benefit would be a hardship, the customer can work out a payment arrangement with SSA to repay the overpayment. In SSI cases, the rule is that SSA cannot withhold more than 10% of the monthly benefit, while in SSDI cases, the entire monthly check can be withheld until such time an appeal is filed, or arrangements are made.

**Fee: \$250**

**Documentation:** A copy of any appeal(s) form(s) relating to the overpayment or any correspondence sent to SSA regarding payment arrangements must be included with the invoice to the Vocational Rehabilitation Counselor. This is sufficient to show that the work has been completed and payment can be issued.

### **Benefits Planning Query (BPQY)**

A BPQY provides information about a beneficiary's disability cash benefits, health insurance, scheduled continuing disability reviews, representative payee, and work history, as stored in SSA's electronic records. The BPQY is an important planning tool for a beneficiary, WISA, VR counselor, or another person who may be developing customized services for a disabled beneficiary who wants to start working or stay on the job.

#### **Benefits Planning Query**

**Procedure Code: A3019**

**Description:** SSA provides BPQYs to beneficiaries, their representative payees, and their authorized representatives of record upon request. Beneficiaries can request a BPQY by contacting their local SSA office or calling SSA's toll-free number, **1-800-772-1213**, between 7 a.m. and 7 p.m., Monday through Friday. People who are deaf or hard-of-hearing may call our toll-free TTY/TDD number, **1-800-325-0778**, between 7 a.m. and 7 p.m. Monday through Friday. Suppose someone other than the beneficiary, representative payee, or appointed representative (a WISA, for example) wishes to receive a BPQY. In that case, they must submit two **SSA-3288** forms (*Consent for Release of Information*) that have been signed by the beneficiary. One is to authorize the release of Social Security records and authorize the release of Internal Revenue Service earnings records. Both releases must contain the beneficiary's Social Security number or the claim number. Copies of the *SSA-3288* are available at [www.socialsecurity.gov/work/formsandpubs.html](http://www.socialsecurity.gov/work/formsandpubs.html) or by contacting Michael Klinger, Work Incentives Specialist Coordinator, Grants, and Special Programs.

**Fee: \$50.00**

**Documentation:** A copy of the BPQY for the specific client the service was authorized for.

### **WorkWorld Benefit Analysis**

WorkWORLD is a decision support software for people with disabilities who are receiving public benefits. This software contains Virginia specific benefits information and provides up to four different scenarios about how work will impact benefits and identify other potential work incentives that an individual may qualify for as earnings change. This is one of the most powerful tools in assisting an individual with choosing to go to work. WorkWORLD provides a safety net to support a client's choice to go to work by informing them how work will impact their benefits and help identify work incentives that allow a client to say yes to work without negative consequences.

### **WorkWORLD Benefits Analysis**

**Procedure Code: A3013**

**Description:** Using the current version of the WorkWORLD decision support software, work with the VR customer to develop a benefits analysis and net income analysis report with both a "current situation" AND at least two other "what-if" situations involving Social Security work incentives. These scenarios should include labor market information from Virginia View or O-net. Every WorkWORLD must include one scenario of the client working off of cash benefits. WorkWORLD analysis should not be completed before first verifying a customer's benefits status, benefit type, and eligibility for work incentives with a BPQY. Verifying information with a BPQY ensures the accuracy of information being provided for analysis.

NOTE: THIS SERVICE CAN ONLY BE AUTHORIZED FOR WIS SERVICES PROVIDERS WHO HAVE DEMONSTRATED THAT THEY HAVE COMPLETED TRAINING IN THE USE OF WorkWORLD. VR COUNSELORS SHOULD CHECK THE CURRENT DIRECTORY OF QUALIFIED WIS SERVICE PROVIDERS TO CONFIRM WHETHER A SPECIFIC VENDOR IS ELIGIBLE TO OFFER THIS SERVICE.

THIS IS AVAILABLE AT

<https://www.vadsa.org/apps/DocumentRepositoryViewer/fileviewer/1199>

**Fee: \$450**

**Documentation:** A copy of the WorkWORLD numerical results showing both the current situation and two work incentive "what-if" situations should be provided along with a detailed narrative summary report describing the critical possibilities demonstrated by the WorkWORLD analysis that are compatible with the VR customer's preferences. This Summary should also include information on wage reporting responsibilities. These two documents should be submitted along with the BPQY and the invoice.



**Note: The expectation is that the increase in the WorkWORLD rate, effective 10/1/22, will cover any updates to the WorkWORLD analysis and/or report as requested by the VR counselor or the client. (i.e. if the client goes to work, add an additional scenario showing actual wages instead of hypothetical, add additional scenarios as the client works more hours, receives a raise, etc.). Regarding the as-needed updates to the report, the WorkWORLD auth that is issued will cover any updates required within 12 months of the date of the original authorization.**

### **Individual Development Accounts (IDA's)**

#### **Procedure Code: A3020**

Individual Development Accounts (IDA's) are special savings accounts designed to help individuals with limited income and resources save money to purchase a home, go to school, or start a business. Federal funding was provided for IDA's by the Temporary Assistance to Needy Families (TANF) program and the Assets for Independence Act (AFIA). Assets set aside in an IDA established with TANF or AFIA funds will not be counted against eligibility for Supplemental Security Income, Medicaid, or SNAP (food stamps) benefits. The individual establishing the IDA is required to deposit their earned income into an account designated as an IDA for the money to be exempt from counting towards eligibility. Money set aside into an IDA is then matched with funds from state and local governments, financial institutions, and in some cases, private donations at a rate between \$1 to \$4 for every dollar saved. This match helps make the attainment of the client's goal more feasible.

**Description:** If a client is interested in establishing an IDA, the WISA must make sure that the client has first filed their taxes and has applied for the earned income tax credit. Information on eligibility for the credit can be found at <http://www.irs.gov/Individuals/EITC,-Earned-Income-Tax-Credit,-Questions-and-Answers>. The WISA must screen eligibility for the client to make sure they meet the basic criteria for eligibility, including:

- The client is at least 18 years of age
- The client is a permanent Virginia resident
- The client has earned income from employment or self-employment to put aside into the IDA
- The client's income does not exceed set guidelines (These figures typically change annually, the income limits can be found at [https://www.dhcd.virginia.gov/sites/default/files/Docx/vida/HOME\\_IncomeLmts\\_State\\_VA\\_2020.pdf](https://www.dhcd.virginia.gov/sites/default/files/Docx/vida/HOME_IncomeLmts_State_VA_2020.pdf))
- The client will be able to achieve their goal within 24 months
- The client must be willing to attend financial education training once accepted into the program.

Suppose the client meets all the necessary criteria. In that case, the WISA must then assist them in identifying the appropriate agency that can work with them to establish the IDA within their area. A current list can be found at <http://www.dhcd.virginia.gov/images/VIDA/VIDA-Intermediary-directory.pdf>. The WISA is expected to maintain contact with the client and

intermediary. At the same time, the IDA is established to address any questions or concerns that arise and ensure the request's timely process to establish the account. The WISA must be available to provide ongoing benefits analysis as needed to answer questions about ongoing eligibility for Medicaid, SNAP, and SSI. WISA's must also include information about IDA in all WorkWorld reports and assist the client in reporting the IDA to Social Security and the Department of Social Services as needed.

**Documentation:** Once the client is accepted into the IDA program, they will be expected to open a savings account at a bank or credit union associated with the IDA program and regularly deposit their earned income into that account. A statement from the bank or credit union showing that the account has been established and designated as an IDA or a statement from the intermediary stating that the client has been approved to participate in the IDA program must be included with the invoice.

**Fee: \$300**

### **Section 301**

Section 301 of the Social Security Act allows some beneficiaries to remain eligible for cash benefits despite no more extended meeting SSA's definition of disability following a Continuing Disability Review (CDR) (SSI and SSDI beneficiaries) or SSI's age 18 redetermination. To qualify for this protection, the client must have been participating in an approved program that's expected to increase their self-support ability **before** their disability was found to have ended. The following are examples of an approved program.

- An open case with the state Vocational Rehabilitation Agency (DARS/DBVI)
- Services provided under an Individualized Education Plan (IEP) for clients 18-21
- Participation in a Plan to Achieve Self-Support (PASS) approved by SSA
- Services provided by an Employment Network (EN) under an Individual Work Plan (IWP) as part of the Ticket to Work Program
- Individuals participating in the PROMISE initiative
- Individuals participating in one-stop center services
- Other appropriate vocational agencies approved by SSA, such as a trade school
- Individuals participating in a 504 plan while in school

Benefits payments under an approved 301 case will continue until participation in the approved program ends. The individual stops participating in the plan, or SSA determines that the approved program will not lead to a client's self-support ability.

### **Section 301**

### **Procedure Code: A3021**

**Description:** Develop, in collaboration with the client and appropriate service provider that meets SSA's criteria for an approved program, a documentation package requesting the client be considered for continued payments under Section 301 of the Social Security Act. This package should include a letter to the Social Security Administration requesting the Section 301 work incentive or SSA's claimant form statement (SSA 795). The package should also include any supporting documentation that shows participation in an approved program before the client's disability was found to have ended (IEP, IWP, PASS, etc.). The request for protection under section 301 and any supporting documentation should go to the client's local SSA office.

Suppose benefits are ceased before the individual having the opportunity to apply for protection under Section 301. In that case, the WISA should advise the client of their appeal rights and assist them in completing and submitting the appropriate paperwork to request the appeal along with the documentation package requesting the 301 protection. If the WISA can provide the 301 documents before the appeal deadline, SSA may reopen the decision to stop the benefits without going through the reconsideration (appeal) procedure. The WISA should always inquire about the policy of the local SSA field office.

**Fee: \$200**

**Documentation:** A copy of any correspondence sent to SSA on the client's behalf is sufficient to show that the work has been completed and payment can be issued. Documentation from SSA in the form of a letter verifying approval of the section 301 work incentive should be provided to the VR counselor once the WISA receives it.

### **ABLEnow**

#### **Procedure Code: A3022**

ABLEnow is a nationally qualified ABLE savings program offered nationally by the Commonwealth of Virginia. Virginia529 administers ABLEnow, the independent state agency that has administered the most extensive tax-advantaged college savings plan in the country for over twenty years and now has an expanded mission to meet individuals' saving and investment needs disabilities. ABLEnow accounts can be an essential safety net for clients receiving PRE-ETS services. ABLEnow accounts give qualified and enrolled individuals the opportunity to invest and grow savings tax-free, without endangering eligibility for most means-tested benefits.

ABLEnow accounts are available to individuals who became disabled before age 26. Individuals older than 26 years of age can still qualify for an ABLEnow account, provided their disability began before that. An individual does not have to be receiving Social Security Disability or Supplemental Security Income to be eligible to own an ABLEnow account; individuals with a physician's diagnosis of disability may certify the existence of the disability and age of onset to open an ABLEnow account.

Money in ABLEnow accounts may be used to pay for qualified disability expenses, which cover a broad range of expenses that help the person with a disability – the Eligible Individual - maintain or improve their health, independence, or quality of life. An expense is “qualified” if incurred at a time the client was considered an Eligible Individual. Qualified expenses may include, but are not limited to, transportation, assistive technology, education and training, housing, financial management, and health and wellness services.

Generally, funds in an ABLEnow account are disregarded when determining eligibility for means-tested benefits programs such as Medicaid and Supplemental Security Income (SSI). The only dollar limit for Medicaid eligibility is the maximum contribution amount for the program (currently \$500,000); for those receiving SSI, the ABLEnow account limit currently is \$100,000 (SSI benefits will be suspended if the balance exceeds that amount). The current annual contribution limit is \$15,000, so those upper limits will take a number of years to reach.

**Description:** The WISA would work with the VR customer and their family, if applicable, to open an ABLEnow account. Assistance would include confirming the customer's eligibility to open an ABLEnow account and educate the customer on maximum contribution limits. The WISA would also ensure that the customer **understood** allowable, qualified expenses that the account could be used to cover and reporting and documentation requirements. The outcomes needed to receive payment would be (i) the opening of the ABLEnow account and (ii) a written implementation plan to build this asset through regular deposits along with the identification of three to five specific qualified monthly or regular expenses for which the customer would use the ABLEnow account, thereby increasing their financial expertise, self-sufficiency, and independence.

**Documentation required for payment:** A copy of the ABLEnow debit card (provided to all ABLEnow account owners for use with the FDIC-insured deposit account, which is part of the ABLEnow account) OR a copy of the confirmation email received upon successfully opening of the account, AND a copy of the account owner's written implementation plan, showing deposits and payments pursuant to the long-range plan described above, is required for payment by the WISA.

**Fee: \$200**

### **Financial Health Assessment (FHA)**

The Financial Health Assessment (FHA) is a tool used to gauge a client's understanding of their current financial situation. The FHA asks questions related to whether the client has a current budget, has accessed their credit report, understands their credit score, or is behind on bills, among other questions relevant to the client's financial capabilities. The FHA's goal is to help Vocational Rehabilitation counselors, their clients, and other service providers understand the client's current financial situation to assist with goal-setting and helping the client improve their financial well-being.

The WISA's role in helping a client develop an FHA is to complete the assessment and help the client access community supports and strategies that will help them achieve the goals outlined in the FHA. For example, resources that may help them improve their budgeting skills or information on accessing and reading a credit report. The FHA expands on the existing work incentives counseling services to focus even more on a client's earnings goals to support the client's decision to transition from benefits to work.

### **Financial Health Assessment (FHA)**

#### **Procedure Code: A3023**

**Description:** Work with the VR customer at the time of the initial meeting to complete the FHA. Completing the FHA at the initial intake will help the WISA better understand the client's earnings goals and tailor the work incentives services provided to meet the client's individual needs. An example may be helping the client establish eligibility for an Achieving a Better Life Experience (ABLE) account if the client is on a needs-based benefit and expresses a desire to save more money for future expenses as a goal on their FHA. Based on the FHA goals, the WISA will make recommendations to the VR counselor for appropriate follow-up work incentives services and community supports.

**Fee: \$150.00**

**Documentation:** A copy of the completed FHA signed by the client must be submitted to the VR counselor with the invoice. Further, the WISA should submit in writing a follow-up plan to address the needs in the FHA, such as recommendations for additional work incentives services and recommendations for other community supports, such as credit counseling services.

\*\*Only vendors who have completed required financial literacy training from the Consumer Financial Protection Bureau (CFPB) and training on Your Money, your goals will be eligible to receive payment for a completed FHA. Individuals who have completed this training will be indicated on the Work Incentives Specialist Advocate (WISA) roster. For a current copy of the roster, contact Michael Klinger, Work Incentives Specialist, at [Michael.klinger@dars.virginia.gov](mailto:Michael.klinger@dars.virginia.gov) or visit <https://www.vadars.org/gsp/wisa.htm>.

## **MAXimizing Earning Potential through Career Pathways (MAX)**

**Procedure Code: MAXpre (In-person sessions) or MAXpreR (Remote sessions)**

**Description:** Many students with disabilities are getting ready to enter the workforce for the first time and are receiving secondary education, postsecondary education, or vocational training to help prepare them for employment. Critical conversations about career pathways and financial goals are included as part of students' preparatory activities. Discussions to promote financial literacy and the connection between economic aspirations and career pathways are vital to supporting students with making informed decisions. Having these conversations early is imperative because young people's choices can have life-long implications on their earning potential.

Students and their families may have concerns about the impact of earned income on federal and state benefits. MAX will help students with disabilities understand the advantages of earned income and the safety nets available to MAXimize their monthly earning potential. MAX will also foster an understanding of income management as a lifelong skill.

MAX will help the VR agency increase positive outcomes in the Common Performance Measures identified by WIOA. These measures include reporting program participants' credentials and skills earned long-term employment outcomes and median wages. By educating students in career pathways that lead to training, stackable credentials, and financial independence, the agency will be better able to meet its target measures.

The WISA's role in delivering this service is to educate participants on three potential career pathways and thoroughly review one career pathway chosen by the group. The WISA will support the students with exploring the various directions and opportunities within a career pathway to include: required credentials, transferrable skills, and local labor market information. The WISA will illustrate how earned income resulting from employment in a position from a discussed career pathway exceeds the unearned income of someone who relies solely on federal and state benefits.

This service is the beginning of career pathways exploration to promote financial independence. As a result of this service, counselors and participants will be able to identify the next steps to further support a participant with exploring career pathways of interest and obtaining the knowledge needed to make informed choices that will MAXimize their employment, economic self-sufficiency, independence, and inclusion in and integration into society.

**Note: BPQYs and WorkWorlds are not part of this service. Those are VR services only available to individuals with open VR cases who are off the waitlist.**

**Documentation:** The counselor will be given a copy of the sign-in sheet and any group materials.

**How to arrange for this service:** Please communicate with your schools to identify students who would benefit from participating in this service and then contact a WISA to provide the service. Only vendors who have completed required Community Financial Empowerment and financial literacy training from the Consumer Financial Protection Bureau (CFPB) and Your Money, your goals will be eligible to receive payment for a completed MAX session. Individuals who have completed this training will be indicated on the Work Incentives Specialist Advocate (WISA) roster. For a current copy of the roster, contact Michael Klinger, Work Incentives Specialist, at [Michael.klinger@dars.virginia.gov](mailto:Michael.klinger@dars.virginia.gov).

Below is the link to the instructions on SharePoint for the Group Auth training on 4/9/2018.

<https://sp.wwrc.net/dsaIT/aware/SitePages/Home.aspx?RootFolder=%2FdsaIT%2Faware%2FShared%20Documents%2FDRS%2FTraining%20Documents%2FGroup%20Auth%20WISA%20PreETS%20Training%20%2D%20April%202018&FolderCTID=0x012000469E4FD75D3A3E48BC955061B4E8370E&View=%7BCC19FED8%2D50FE%2D4537%2D97CE%2D3446D74FD168%7D&InitialTabId=Ribbon%2ERead&VisibilityContext=WSSTabPersistence>

**Fee:** \$650

### **Financial Empowerment - Increasing Budgeting Skills Utilizing Financial Empowerment Tools**

**Procedure Codes:** FEBudgetG (Group)

FEBudget (Individual)

**Description:** To assist in developing a curriculum geared toward teaching budgeting as a financial literacy skill, the Consumer Financial Protection Bureau (CFPB) Your Money, Your Goals (YMYG) toolkit, the Federal Deposit Insurance Corporation (FDIC) Money Smart, or other curriculum approved by the Virginia Department for Aging and Rehabilitative Services, such as Next Gen Personal Finance, which includes interactive activities (<http://playspent.org/>), will be utilized as 1part of the Increasing Budgeting Skills Utilizing Financial Empowerment Tools service delivery. Each curriculum offers comprehensive modules on different topics related to financial literacy. While tools to develop and follow a budget are included as part of the curriculum, each one also includes invaluable information on other topics clients need to be educated about, such as how to get and understand a credit report, tracking income and benefits, and saving for emergencies, bills, and other expenses.

This service builds on existing financial capability services such as the Financial Health Assessment (FHA) and Maximizing Earnings Potential Through Career Pathways (MAX). Like FHA and MAX, this service is designed to equip individuals with disabilities with the skills they need to be educated on building and managing savings. The long-term goal is that individuals receiving this service will have a stronger sense of agency and autonomy when dealing with financial issues and exhibit greater informed choice when considering future employment opportunities. This service will strengthen the ability to work their way out of poverty and eventually off needs-based benefits. For young people, they know how to manage their income and assets while working is the first step to their financial independence.

This service can be delivered in a group session as well as individually. The referrals will come from the DARS counselors. The WISA's role in delivering this service is to provide an overview of the YMYG modules, Money Smart, or another DARS pre-approved curriculum related to developing and following a budget. WISA's will instruct participants on how to use the tools on tracking their income, expenses and developing a budget. These tools can be customized to fit the client's individual situation regarding what benefits they receive, how much earned income they have coming in, and when their bills are due. In addition to using the tools to teach budgeting skills, the income and expense tracker may also help the client avoid late fees on their bills by making sure they know when their bills are due.

While the curriculum can be tailored to meet the needs of the audience, at minimum, providers must cover the following topics:

- Budgeting for expenses related to work (costs for appropriate clothing, meals during work hours, etc.)
- Budgeting for transportation (how will clients get to work?)
- Identification of current regular expenses and monthly due dates
- Overview of the purpose of credit as a financial asset and the benefit to the client in understanding their credit score.

Each group session should be between 60-90 minutes in length. Each authorization covers three separate sessions, budgeting skills, tracking income and bills, and understanding credit. The unique service session content can and should be tailored to address the client's FHA responses.

While the service is open to all beneficiaries who need assistance with improving their budgeting skills, counselors should prioritize referrals to clients who are already working or have a pending job offer. Further, this is not meant to be authorized as an ongoing service where multiple sessions are authorized for the same client. WISA's are not financial planners, and it is not our intent that they walk the client through developing a budget every month or help them manage



their finances monthly. The goal is to help the client acquire basic budgeting concepts to have the tools that they need to develop their budget and follow it independently.

**Participants:** This service is geared towards transition-aged youth and may also be utilized for other populations at the Vocational Rehabilitation Counselor's discretion on a one-on-one basis.

**Fee:** \$150 (Individual)

\$300 (Group)

**Documentation:** For both group and individual services, providers are required to write up a report detailing the following:

- Which curriculum was used (YMYG, Money Smart, etc.)?
- Which tools were covered (Budget sheet, bill pay calendar, understanding a credit report, etc.)?
- Participant's response to service activities
- Providers are to attach any products resulting from the service, such as a student-developed budget, to their report and bill.

Individual service provision requires supporting the client with creating a budget and spending plan. Both documents must be submitted to the Vocational Rehabilitation Counselor to receive payment.

\*\*Only vendors who have completed required Community Financial Empowerment and financial literacy training from the Consumer Financial Protection Bureau (CFPB) and Your Money, your goals will be eligible to receive payment for this service. Individuals who have completed this training will be indicated on the Work Incentives Specialist Advocate (WISA) roster. For a current copy of the roster, contact Michael Klinger, Work Incentives Specialist, at [Michael.klinger@dars.virginia.gov](mailto:Michael.klinger@dars.virginia.gov).

### **Work Activity Report**

When a client receives SSDI and returns to work, the Social Security Administration (SSA) requires them to complete a Work Activity Report. This report is used to document how much a client is earning, how many hours they're working, and whether work incentives apply. This service is designed for clients who are not earning more than the Substantial Gainful Activity (SGA) guideline at case closure, and who are not suitable candidates for a Ticket to Work (TTW) handoff to an employment network partner.

Because EN partners are not required to accept ticket handoffs for clients with no plans of working over SGA, these clients do not always have access to the same employment supports clients engaging in SGA have once their DARS case is closed, necessitating that they receive this help either before the VR case is closed, or as part of the services offered under LTESS. Clients who are working over SGA or have a goal of SGA level work, and who are appropriate candidates for a ticket handoff will be expected to receive help with this service as part of the employment supports the EN offers as part of this handoff, and the provider will not bill DARS for this service.

**Procedure Code:** A3027

A3027X (Prior to Plan)

**Description:**

WISAs will help the client complete a work activity report (SSA 820 for self-employed, 821 for employees). If the client has potential IRWEs or subsidies, they should be documented on the form (remember you can ask the VR counselor for additional authorizations for IRWE and subsidy development). The Work Activity Report should be submitted to the client's local SSA office. It should be recommended that the client also save a copy of the report, as the report that is completed with the client can be used as a template for future SSA work activity report requests.

**Documentation:** Submit a copy of the completed report to the VR counselor to receive the payment.

**Fee:** \$250