



Benefits Counseling Services

Julianne Zaharis & Pete Chamberlain

Maine Coalition for Housing and Quality Services
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Vocational Services

MaineHealth's Department of Vocational Services

- MaineHealth's Department of Vocational Services (MMC DVS) has over 30 years of experience in the field of employment for people with disabilities.
- Current services include:
 - Mental Health Community Employment Services (CES)
 - Community Rehabilitation & Long-Term Support Services
 - Employment Services for Transition-Aged Youth
 - Benefits Counseling Services
 - Work and Benefits Navigator Training

Our mission: *"to contribute to the health and wealth of the community by supporting individuals to overcome barriers and achieve meaningful employment."*

What is Benefits Counseling Services?

- Free service that helps Maine residents understand how working changes Social Security disability and other benefits since 2002.
- Nearly **1 in 10** Maine residents aged 18-65 receive disability benefits.
- Six Community Work Incentives Coordinators (CWIC) cover the entire state Currently funded by Maine DOL-BRS, DHHS-OBH, DHHS-OADS, DHHS-OFI, DHHS-OCFS, Maine DOE, and the Social Security Administration.

Benefits Counseling Services & OADS Innovation Grant

- Grantees are piloting innovative projects for Maine's proposed Lifespan Waiver.
- Proposals had to: propose waiver services not currently available, supplement or expand existing waiver services, or provide services to a new population.
- Pilot projects end December 2024, with protentional to continue when the Lifespan Waiver begins.
- Benefits Counseling Services recently added two CWICs dedicated to Section 21/29 consumers.
- Two Dedicated CWICs will work with six selected agencies to provide benefits counseling:
 - Amicus, Creative Works, Independence Advocates of Maine, KFI, Thatcher Brook Center & Waypoint

Our Innovation Grant: Problem to Address

- Many people with disabilities fear losing benefits if they get a job, particularly health insurance.
- Social Security disability beneficiaries and service providers are often not aware of the many work incentives available.
- Maine's Benefits Counseling Services currently has six CWICs statewide that assist approximately 1,000 Social Security beneficiaries a year. Maine's current waivers do not cover benefits counseling as a service.
- CWICs are the only trained professionals who understand how working impacts all a person's public benefits.

Innovation Grant: What We Hope to Learn

- Evaluate if outcomes differ when an HCBS agency has a dedicated CWIC, such as:
 - Increased referrals to and utilization of benefits counseling
 - Increased awareness of benefits, work incentives, and employment resources among partnering HCBS provider agencies and consumers
 - Improved participation in community employment activities
- Make recommendations for how to sustain benefits counseling as a waiver service and whether to continue the dedicated CWIC model, starting with the proposed Lifespan waiver.

Benefits Counseling Services can help people who are:

- 14 years or older;
- Getting **disability** benefits from Social Security **or** SSI State Supplement from Maine DHHS;
- Working or want to work; and
- Have questions about how **working** impacts benefits

Our Community Work Incentives Coordinators (CWICs) can help before, during, and after someone gets a job.

CWIC help is not a one-time event

Types of Disability Benefits

- **Supplemental Security Income (SSI):** For people with little or no work history.
- **Title II:** Based on work history before becoming disabled.
 - Social Security Disability Insurance (SSDI) – if you worked enough.
 - Childhood Disability Benefit (CDB) – if your parent worked.
 - Disabled Widow(er) Benefits (DWB) – if your deceased spouse worked enough.
- **Both:** Some people get Title II and SSI. They need to know the work rules for both benefits.

Can Someone Work and Get Disability Benefits?

Yes! Work incentives are special rules that apply when someone wants to work:

- How much a person can earn depends on a lot of things, like the type(s) of benefit a person gets and if they've worked since being receiving Social Security.
- People can often earn much more than they realize
- In some cases, a person may have more money if their Social Security check stops AND can still get MaineCare and/or Medicare.

Myths & Facts About Working with Disability Benefits

Myths	Facts
Don't want to work	Often want to work but afraid of losing check or insurance
Will lose their benefit if working	Make decisions about working without knowing the rules
Can only work 20 hours/week	Can work full-time while keeping some benefits, including MaineCare
Will have less money if working	In most cases, will have more money when working
Want to keep benefits	May wish to stop getting benefits in the future

Most Common Concern About Benefits: Can I Keep Health Insurance?

MaineCare continues for *most* because of these work incentives:

- **1619(b):** allows SSI recipients to earn up to \$48,959 a year in 2024 and keep MaineCare.
- **Working Disabled MaineCare:** *DHHS only counts ½ of a person's gross job income for this program.* SSDI beneficiaries can keep MaineCare if their *countable* monthly income is below 250% of the Federal Poverty Level \$3,138 in 2024 (\$4,259 if married). Monthly unearned income (SSDI, etc.) must be less than \$1,330 in 2024 (\$1,804 if married) before deductions. Monthly premium is \$0, \$10, or \$20 depending on income.

Work is More Than Money

- Opportunity to build independence and confidence
- Learning new skills, identifying strengths and interests
- Becoming a worker can provide an innate feeling of value
- Many people want to “give back” or “pay it forward”
- Making connections in their community
- Co-workers may provide support in and out of work
- Developing a social network and natural supports
- Building awareness of self, work environments, and demands
- Can open doors to future interests, goals, and opportunities

How Can A CWIC Help?

1. Before person starts working:
 - Explain what will and will not happen to benefits.
2. When job begins or job offer is made:
 - Review new monthly income and if it will impact benefits.
 - How to report income to benefit agencies.
 - What to do if issues arise.
3. After job begins:
 - Raise, hours increase.
 - Offered benefits.
 - Change jobs or job ends.

CWIC help is not a one-time event!

BCS Referral Process

1. Call 1-888-208-8700 or visit www.benefitsandworkinme.org to get the current BCS Referral Packet. *Previous versions of the BCS referral packet are no longer accepted.*
2. Fax, mail, or email the completed referral packet to us:
 - Fax: (207) 662-6789
 - Mail: MMC Dept of Vocational Services, Attn: BCS, 22 Bramhall Street, Portland, ME 0410
 - Email bcs@mainehealth.org to receive a secure link to send your forms
3. We will call to schedule a Benefits Counseling meeting once we receive the referral packet and verify what benefits the person is getting. Meetings occur by video (Zoom/Teams), phone, or in-person.
4. Recontact CWIC as needed when there are additional work/benefits questions. New referral packet not needed unless releases have expired (good for 1 year).

Benefits Counseling Services Contact Information

Join Our Mailing List

Join our mailing list to receive email updates from Benefits Counseling Services at MMC Department of Vocational Services.

Join List

Phone: (207) 662-4757 or 1-888-208-8700

Fax: (207) 662-6789

Email: bcs@mainehealth.org

Website: www.benefitsandworkinme.org

