

The Benefits Planner

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THE BENEFITS PLANNER

KEYS TO EFFECTIVE BENEFITS PLANNING, ASSISTANCE AND OUTREACH

SSI AND TRANSITION-AGED SPECIAL EDUCATION STUDENTS

SSI Eligibility for Teenagers and Young Adults With Disabilities Using SSI's Work Incentives in the Transition From School to Work

The youth of America represent our future. This includes children and young adults with severe disabilities whose potential has long been unrealized. Many young people with disabilities will only realize their dreams of self-support if they receive extra supports along the way: specialized education or training; work or study aids, including assistive technology; cash benefits, at least during a transition period; and adequate health insurance.

In the fields of special education and vocational rehabilitation, the term "transition" describes the movement of youth with disabilities into adult life. Used broadly, the term captures not only the movement from school to work, but also the movement to all the things we associate with adult life, including independent living and the ability to enjoy the social and recreational opportunities that life has to offer. "Transition planning" describes the process of helping the student and family identify the services and supports that will be

needed to go through this transition process. Under the special education laws, transition planning is expected to begin as early as age 14 and a written "transition plan" should be in place by age 16. The transition period can extend through the early to mid 20s, even though the role of special education programs will end no later than age 21.

This article will focus on the transition from school to work and the role that Supplemental Security Income (SSI) and Medicaid will play during the transition years. Our premise is that no transition plan is complete, for a student with a severe disability, without some consideration of SSI and Medicaid. For a smaller number of students, transition planning must also consider the role of Social Security dependents' and survivors' benefits, Social Security Disability Insurance (SSDI), and Medicare. In all cases in which SSI, SSDI, Medicaid or Medicare eligibility is expected, transition planning must

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consider the special work incentives that may keep cash benefits and health insurance in place and even help to fund some educational and vocational services.

Since this article is only an overview, readers may want to review additional resources that we reference in the box on page 69.

SSI, Social Security, Medicaid and Medicare

Supplemental Security Income (SSI) is a cash benefit program for the aged, blind, and disabled. It is administered through the Social Security Administration (SSA). Young people can receive SSI payments if they meet both a disability and financial needs test. If the young person meets this criteria and lives with a parent or parents, the monthly SSI check in 2003 in New York will be \$575 (federal benefit rate of \$552 and a state living with others supplement of \$23). If the individual has other countable income, he or she may get SSI at a reduced amount.

Medicaid, sometimes called Medical Assistance, is a health insurance program administered through the County Departments of Social Services or the Human Resources Agency in New York City. If a child or adult receives a monthly SSI check, even as little as \$1, Medicaid eligibility is automatic. Medicaid will pay for doctor visits, hospitalizations, therapies (physical, occupational, speech), home health aides, a home nurse, an intermediate care facility, prescription drugs, transportation, day treatment programs, durable medical equipment (such as wheelchairs, augmentative communication equipment), and other items which are medically necessary.

Social Security benefits are available to some children if they are dependents of a parent who paid into the Social Security trust fund and is now retired, disabled, or deceased. These benefits are based on dependency, not disability, and will continue until a child graduates from high school or turns age 19, whichever occurs first. **SSDI benefits** are available, as early as age 18, to dependents of a parent who is retired, disabled, or deceased. These benefits are often referred to as Disabled Adult Child's (DAC) benefits. To receive DAC benefits, the individual must have a disability that began before age 22.

An individual can receive both SSDI and SSI. For example, Janice, age 19, lives with her parents and receives \$420 in SSDI/DAC benefits. The SSI program will disregard the first \$20 of her SSDI benefits ($\$420 - 400 = \400). It will then pay her a

monthly SSI check of \$175 ($\$575 - 400$) and she will qualify for Medicaid automatically.

Medicare is typically associated with receipt of Social Security. An SSDI beneficiary will qualify for Medicare after 24 months of eligibility. Medicare Part A, covering many inpatient services, is automatic and cost-free. Medicare Part B, covering certain care in the community, is optional and subject to a \$58.70 monthly premium in 2003. This premium can be paid by the Medicaid program, under either the Qualified Medicare Beneficiaries (QMB) or Selected Low-Income Beneficiaries (SLMB) programs if the individual has limited income and resources. Medicare coverage is not as comprehensive as that offered through Medicaid. Medicare is also available to persons with end-stage renal disease even if they do not receive SSDI benefits.

A Few Words About SSI's Disability Criteria

A detailed discussion of SSI's rules for establishing disability is beyond the scope of this article. However, a few basic principles can be stated. For adults, i.e., persons age 18 or older, the SSI program will apply the same standard of disability as the SSDI program. This adult disability standard is very strict. Generally, a person is not considered disabled if capable of some significant work that exists in the national economy.

For children under 18, the SSI program applies a somewhat different standard of disability. Although that standard can vary from disability to disability it is, typically, even more strict than the disability standard for adults. If a child is approved for SSI, upon reaching 18 he or she will be scheduled for an "age 18 redetermination." This means that the case will be reviewed to see if the young adult is eligible under the adult disability standard. This is different from the "continuing disability review," the periodic review (generally, every three to five years) that every SSI or SSDI beneficiary will face to determine if their disability continues.

Appeals. What if a child seeking SSI or an adult seeking SSI or SSDI is denied benefits? What if upon review, SSA finds that the person is no longer disabled and plans to terminate benefits? SSA's rules provide for an appeals process and a majority of individuals who appeal win their appeals. Free legal services are available through the Disability Advocacy Program (DAP) to assist individuals with appeals. For help in locating the DAP program in your area, call the State Work Incentives Support Center at 1-888-224-3272 (toll free).

Some Basic Financial Rules Which Apply to SSI

SSI is a program for the financially needy. SSI can be the only source of income or can supplement some other source of income such as Social Security benefits. In New York, the SSI program's monthly payment rates for 2003 are as follows:

<u>Category</u>	<u>Total SSI Payment</u>
Individual living alone	\$639
Individual living with others and sharing household expenses	\$575
Individual living with others and receiving support and maintenance	\$391
Individual living in state-licensed community residence in Upstate NY	\$957
NYC, Nassau, Suffolk, Westchester Counties	\$987

The \$575 rate is the typical maximum payment rate for a child living at home with a parent or parents.

The following is a simplified SSI calculation for an adult with unearned income. Joe, age 18, lives with his parents and receives \$320 in SSDI benefits. The first \$20 will be disregarded ($\$320 - 20 = \300) and the remainder will be subtracted from the maximum SSI rate of \$575 since Joe is paying his share of household expenses. The SSI check will be \$275 ($\$575 - 300$). Since Joe qualifies for SSI, he will get Medicaid automatically.

SSI's Income and Resource Rules

SSI's Income Rules. The SSI check is calculated by considering all available income. For children under 18, part of the parents' income is counted if that income is high enough. For children 18 or older, the parents' income is not counted. **This rule is very important.** When planning a student's transition from high school to college, work, or other adult activities, you can assume that a child with a severe disability is likely to be eligible for SSI and Medicaid at age 18, even if the parents' income is very high.

The SSI program defines income as anything received in cash or in kind that can be used to meet a person's needs for food, clothing or shelter. "In kind" income includes gifts of food, clothing or shelter. Be careful with gifts from relatives or fund raisers for children with disabilities. If the cash received can be used for food, clothing or shelter, it is considered income.

For a child under age 18, what parental income is counted in determining the SSI eligibility? Here is where the rules get extremely complicated and confusing. While we will not attempt to explain this calculation, a few basic principles should be understood.

The concept of "deeming." SSI assumes that certain money is needed to meet the needs of mom, dad, and the other kids. After assigning specific amounts of the parent(s)' income to the other household members, the remaining income is deemed available to meet the needs of the child with a disability. A child is entitled to the maximum SSI amount for a person in his or her living circumstances minus income of parent(s) which is "deemed" available to the child. If the child lives with the parents and \$300 of parental income is deemed to the child, the child will usually get a monthly SSI check of \$275 (maximum amount of $\$575 - 300$). Under SSI's rules, the income of a parent or a stepparent is counted or "deemed" only if the parent or stepparent lives in the same household as the child. If a parent lives elsewhere, that parent's income will only be counted if it is actually paid to support the child, usually in the form of child support payments.

SSI's Resource Rules. A person is only eligible for SSI if resources are within certain limits. For

New York's Medicaid Buy-In To Be Implemented in July 2003

The Medicaid Buy-In is a special work incentive now offered in 25 states. It will allow individuals with disabilities to retain Medicaid at significant earnings levels even if the individual would not be eligible under the 1619(b) program. New York was to start its buy-in program on April 1, 2003, but that start-up date has been delayed.

The governor's office has announced that the buy-in will be available on July 1, 2003. According to an article that appeared in the Albany Times Union on April 3, 2003, the buy-in will be available to individuals who earn up to \$46,170 per year. Anyone earning more than \$26,000 annually will be required to pay a premium, with the highest premiums about \$2,000 per year.

Assuming that regulations and policies on this new program are available, we plan to dedicate a portion of our Summer 2003 newsletter to an explanation of this new program.

children under 18, both the child's and the parents' resources are counted if the parents' resources are high enough. For children 18 and older, the parents' resources do not count. Resources include cash, other liquid assets, or any real or personal property that an individual owns and can convert to cash for support and maintenance. An individual may have up to \$2,000 and a couple may have up to \$3,000 in resources. For children under age 18, each child may have \$2,000 in resources. A parent may have an additional \$2,000 if there is one parent and \$3,000 if there are two parents. For example, if John and Mary have only one child, Jimmy and they apply for SSI benefits on his behalf, the family could have \$5,000 in resources.

Many resources are exempt and are not counted by the SSI program. Here are some examples of exempt resources:

- The entire value of a house which a person, or a child's parent(s) uses as a home
- An automobile with a fair market value up to \$4,500
- An automobile (of any value) necessary for travel to employment or medical treatment, or which is modified for use by a person with a disability
- A burial plot

- A \$1,500 burial reserve

Two sets of exclusions apply, one for the parent(s) and one for the child, except for the home (one per family).

Eligibility Calculations – When is a Child Eligible for SSI?

How much will the child get each month? When will the parent(s)' income be too high for the child to qualify for SSI? The formula for calculating a child's SSI check is very complicated and will not be presented here. There are, however, some examples listed below which give an idea when families can expect their children with disabilities to be eligible for SSI.

“Break even” points for deeming of parent(s) income. A “break even point” is the point at which the countable monthly income of the parent(s) is exactly equal to the maximum SSI rate for the child and no SSI benefits would be paid. For a family with less income than the break-even point, the child will be eligible for some SSI. The following tables and examples show what this means for households of various sizes and with various amounts of income. These tables can only be used when a parent has either unearned income only or earned income (wages) only.

Table #1: Break-Even Points for 2003 -- Unearned Income Only

(amounts are monthly)	1 parent	2 parents
0 ineligible children	\$1,157	\$1,444
1 ineligible child	\$1,444	\$1,721
2 ineligible children	\$1,721	\$1,998
3 ineligible children	\$1,998	\$2,275

Table #2: Break-Even Points for 2003 -- Earned Income -- Wages Only

(amounts are monthly)	1 parent	2 parents
0 ineligible children	\$2,379	\$2,933
1 ineligible child	\$2,656	\$3,210
2 ineligible children	\$2,933	\$3,487
3 ineligible children	\$3,210	\$3,764

Examples when parent(s) have unearned income only. Example # 1: A family of four (two parents, two children, with one child seeking SSI) which has less than \$1,721 per month in unearned income, or \$20,652 in annual income from a source like Social Security, can get SSI (and automatic Medicaid) for the child with a disability. Example # 2: A family of three (one parent, two children, with one child seeking SSI) which has less than \$ 1,444 per month, or \$17,328 in annual unearned income can get SSI (and Medicaid) for the child with a disability.

Examples of parent(s) who have earned income only. Example # 3: A family of four, with two parents and two children (one child seeking SSI), which has less than \$3,210 income per month, or \$38,520 per year from employment can get SSI (and automatic Medicaid) for their child with a disability. Example # 4: A family of four, with one parent and three children (one child seeking SSI), which has less than \$2,933 income per month, or \$35,196 per year from employment can get SSI for the child with a disability.

What Happens to SSI and Medicaid if the Child or Young Adult Works?

The SSI program will exclude and not count the first \$65 of monthly gross wages (or, will exclude \$85 if the person has no unearned income). An additional 50 percent of gross monthly wages will also be excluded. What remains is subtracted from the SSI base rate to determine the SSI check.

Example: Lydia, age 25, has a mental illness and receives an SSI check of \$639 per month as she lives alone. She goes to work and earns \$685 per month in gross wages. Here is how the SSI program will calculate her check:

<u>Step 1</u>	Unearned income	None
<u>Step 2</u>	Earned income	\$ 685
	General income exclusion (not otherwise used)	- 20
	Earned income exclusion	- 65
		<u>\$ 600</u>
	Additional 50 % exclusion Counted	- 300
		<u>\$ 300</u>
<u>Step 3</u>	Counted unearned income	\$ 0
	Counted earned income	<u>300</u>
	Total counted income	\$ 300
<u>Step 4</u>	Base SSI rate	\$ 639
	(NY State, living alone)	
	Counted income	- 300
	SSI benefit	<u>\$ 339</u>

Lydia will get a \$339 SSI check and her Medicaid will continue.

The Student Earned Income Exclusion. To qualify for this exclusion, the student must be under age 22, not married or a head of household, and regularly attending a school, college, university, or course of vocational training. During calendar year 2003, the first \$1,340 of gross monthly earnings are excluded, up to a maximum of \$5,410 per year, with the amount adjusted each year based on a cost-of-living index.

Example # 1: Larry is a 17 year old high school student with a learning disability. He receives the full \$575 monthly SSI check as his parents' income is not very high. Larry works at a summer job and earns \$685 gross during both July and August. As noted in the previous example, if Larry was an adult and received no student earned income exclusion, \$300 of his earnings would count and his SSI check would be reduced to \$275 per month. Since Larry qualifies for the student earned income exclusion, none of his monthly wages will count (i.e., the wages are below \$1,340 per month) and his countable income will be \$0 per month. His SSI check will remain at \$575 and his Medicaid will continue.

Example # 2: Jose, age 20, is deaf and receives a monthly SSI check of \$575 as he lives with his parents. He attends college full time and does not work during the school year. During June, July, and August, he earns \$1,725 gross each month (a little more than \$10 per hour for a full time job). This will be Jose's SSI budget with the student exclusion:

Back Issues of *The Benefits Planner* Available

Many of the issues discussed in the lead article are covered in more detail in back issues of the *Benefits Planner*. These include lead articles on SSDI work incentives, Medicaid eligibility, SSI's income and resource rules, and the Plan for Achieving Self Support (PASS). Hard copies can be obtained by calling the State Work Incentives Support Center at 1-888-224-3272 or go to the Neighborhood Legal Services website at: www.nls.org/tocplanr.htm.

<u>Step 1</u>	Unearned income	None
<u>Step 2</u>	Earned income	\$ 1725
	Student earned income exclusion	- 1340
		\$ 385
	General income exclusion (not otherwise used)	- 20
	Earned income exclusion	- 65
		\$ 300
	Additional 50 % exclusion Counted	- 150
		\$ 150
<u>Step 3</u>	Counted unearned income	\$ 0
	Counted earned income	150
	Total counted income	\$ 150
<u>Step 4</u>	Base SSI rate (NY State, living with others)	\$ 575
	Counted income	- 150
	SSI benefit	\$ 425

Jose gets a monthly SSI check of \$425, despite monthly earnings of more than \$1,700, and his Medicaid will continue. Since Jose is allowed a maximum yearly exclusion of \$5,410 and will use \$4,020 during the summer months, he will have an additional \$1,390 to exclude in wages if he works during the Fall semester.

Section 1619(b) Medicaid. This special work incentive allows Medicaid to continue when the person loses SSI cash benefits because of wages. So long as the person has a continuing disability, would still be eligible for SSI if not for the wages, and has annual wages of \$34,136 or less in 2003, Medicaid should continue. Future Medicaid eligibility under section 1619(b), or under the new Medicaid Buy-In provision to be implemented in July 2003 (see box, p.67), will be an important part of transition planning for many students. As young adults, many of these students will not be able to work without Medicaid in place.

Example # 1: Joanna, age 24 and a recent college graduate, received a \$639 SSI check until she went to work. Medicaid is important to Joanna, who has cerebral palsy, as it pays for 30 hours per week in home health services and will pay for her power wheelchair when it needs to be replaced. She goes to work and earns \$1,500 in gross wages per month (\$18,000 per year). At this level of wages, she will lose her right to an SSI check. For a person who lives alone and is not eligible for the student earned income exclusion (e.g., persons age 22 or older), \$1,363 or more in monthly wages would result in countable income of \$639 or more and ineligibility for SSI based on 2003 rates. Even though Joanna

will lose her SSI check she will remain eligible for Medicaid under the 1619(b) program, if she is still disabled, has gross wages below \$34,136 per year, and would still be eligible for SSI if she did not have wages.

Example # 2: Gloria, age 23, lives with her parent and receives \$520 in SSDI benefits and \$75 in SSI. Gloria depends on Medicaid to pay for counseling and medication to treat her mental illness. Based on 2003 SSI rates, Gloria will lose her SSI payment if her gross wages from a job are \$235 or more per month (a little more than 10 hours per week at the minimum wage). Assume Gloria loses her SSI check by going to work and earning \$400 per month. She will be able to keep her Medicaid, through the 1619(b) program, if she is still disabled and would still be eligible for SSI if she did not have wages.

Gloria's right to an SSDI check would not be affected under these facts, as her monthly wages are below the 2003 substantial gainful activity figure of \$800 per month.

Receipt of SSI or SSDI Ensures Automatic Financial Eligibility for VESID and Commission for the Blind Services

A key component of any transition plan, for a special education student, is the linkage to either the Office of Vocational and Educational Services for Individuals with Disabilities (VESID) or the Commission for the Blind and Visually Handicapped (CBVH) at the earliest possible date (no later than the last year of high school). Although VESID and CBVH can fund a wide array of services, most services (e.g., college tuition, transportation, assistive technology) require that the individual meet financial need require-

WHEN TO CALL OUR TOLL-FREE LINE FOR TECHNICAL ASSISTANCE

Our State Work Incentives Support Center offers a statewide, toll-free number to call for information and technical assistance on a wide range of issues involving benefits and work. The staff of Neighborhood Legal Services is available to take calls concerning any of the topics you see discussed in these newsletters. For example, if a caller seeks information about any of the information discussed in this article, you can call us at 1-888-224-3272 for more information on these issues.

ments. [For a more detailed discussion of VESID and CBVH, see the Fall 2001 issue of the *IMPACT* newsletter, available on the Neighborhood Legal Services website at: www.nls.org/at/atfall01.htm.]

Federal regulations governing VESID and CBVH provide that recipients of either SSI or SSDI benefits are automatically held to meet the agency's financial need criteria. Absent eligibility for SSI or SSDI, both agencies would consider the income and resources of the parents in determining eligibility of most children and young adults with disabilities. VESID's new policies recognize that individuals who no longer get an SSI check, but remain eligible for Medicaid

through section 1619(b), are protected by this rule and automatically meet financial need criteria.

CONCLUSION

This article has focused on some of the core issues involving transition-aged students and SSI eligibility. It has also focused on two of the key work incentives available to the student or young person who goes to work - the student earned income exclusion and 1619(b) Medicaid. The reader is encouraged to review the other newsletters in our *Benefits Planner* series for a fuller appreciation of the SSI, SSDI, and Medicaid rules that apply to youth with disabilities.

THE TECHNICAL ASSISTANCE CORNER

Deeming, Child Support, and SSI's Plan for Achieving Self Support

Question: *I recently got divorced. My son, James, is 15 and about to begin his third year of high school. He is an honor student and would like to become a lawyer, but will have many extra expenses because he is spinal cord injured and uses a wheelchair. Based on my monthly gross pay of \$2,139 (\$25,668 per year), James gets an SSI check of \$120 per month and Medicaid. My husband has agreed to pay child support of \$600 per month. How will the child support affect James' SSI and Medicaid? Is there anything I can do to protect the SSI and Medicaid? Are there any special programs that would pay for a specially modified van so that James can eventually drive to work?*

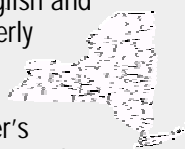
Answer: The SSI program is counting \$455 of your monthly income in calculating your son's monthly check. Under SSI's rules, they will also count two thirds of the child support payments or \$400 per month. This would increase James' countable income to \$855 per month and make him ineligible for SSI and Medicaid.

Here is an alternative way for your ex-husband to meet the child support obligation. Instead of paying cash to you, he could agree to pay the following monthly bills directly: telephone, including second phone line for internet (\$70), internet service (\$20), YMCA membership for James (\$25), cable television (\$50), loan payments for ramp (\$80), existing car payments (\$200), and car insurance payments (\$155). Assuming the court approves this arrange-

ment, since this \$600 is now paid directly to vendors (for expenses that you are already incurring), the money is not available to pay for James' food, clothing, and shelter. Therefore, none of it counts as income for SSI purposes and his SSI check remains at \$120, with automatic Medicaid. [For a more detailed discussion on creative child support settlements for children with disabilities, see *SSI and the Family Law Attorney*, available on the Neighborhood Legal Services website at: www.nls.org/ssifmaty.htm.]

Another thing you should consider is SSI's Plan for Achieving Self Support (PASS). When countable income is put into an approved PASS for items to support a vocational goal, such as the purchase of a vehicle to travel to work and college, that money does not count in determining SSI eligibility. If \$455 of your monthly income (i.e., the amount currently counted by SSI) is put into a PASS to eventually purchase a van, the income will no longer count and James' SSI check will increase from \$120 to \$575 per month. Assuming this money is set aside monthly for 30 months (i.e., until James' 18th birthday), he will be able to save more than \$15,000 toward the purchase of a new van and the total disposable income to your two-person household will remain the same. The Office of Vocational and Educational Services for Individuals with Disabilities (VESID) should then be able to pay for the \$10,000 to \$20,000 in modifications to allow James to drive the van from his wheelchair.

The NY State Work Incentives Support Center will provide statewide services, including: training through traditional means and through use of the latest technology for distance learning; a toll-free technical assistance line, 1-888-224-3272 (English and Spanish); and a quarterly newsletter, *The Benefits Planner*. To subscribe to the Center's listserv, send your name and email address to tpg3@cornell.edu. To request a print copy of this newsletter, contact the toll-free number above.



In Our Upcoming Issues ...

- ◆ The New Medicaid Buy-In Program

If you have special needs and would like *The Benefits Planner* sent in a special format, would like our Spanish version or would like the newsletter delivered by email, please call our toll-free technical assistance line, 1-888-224-3272.

Welcome to *The Benefits Planner*, a Quarterly Newsletter of The NY State Work Incentives Support Center

This newsletter will provide valuable information on how work for persons with disabilities affects government benefits, with an emphasis on the Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) work incentives. Each newsletter will contribute to an ongoing dialogue on topics related to benefits and work. Back issues will appear on the Cornell University website, www.ilr.cornell.edu/ped and on the Social Security section of the Neighborhood Legal Services website, www.nls.org.

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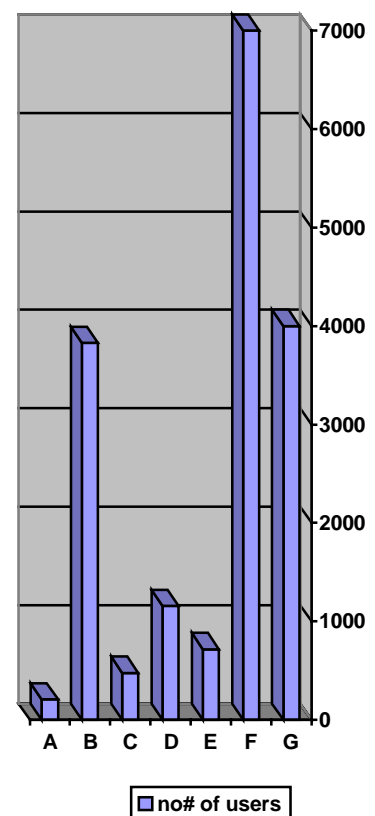
A Report on Services Provided and the Evolution of the Benefits Planning Field

New York State is home to some of the country's most advanced programs and recognized experts in the arena of benefits planning and assistance. Recognizing the critical link between benefits planning and supporting the employment of people with disabilities, the New York State Developmental Disabilities Planning Council established the New York State Work Incentives Support Center in October of 2000—a collaborative venture between Cornell University's Program on Employment and Disability and Neighborhood Legal Services, Inc. Since its inception, the Center has sought to develop the human resources and policies and practices necessary to support the movement of New Yorkers who receive public benefits into employment.

The State Work Incentives Support Center brought into alignment an array of human resource development activities and services and technical assistance supports that had been previously available in New York since the mid-1980s under various state and federally-sponsored initiatives. The core services and supports provided by the Center over the past three years have included:

- Five-day **Competency-Based Training** for benefits planners. A total of six certificate programs were conducted to date impacting 208 practitioners.
- One to five hour **Short-Term Training** opportunities to increase awareness and support outreach. A total of 34 events have been conducted to date impacting 3,829 individuals.
- Two-day **Leadership Development Institutes** conducted using a conference type format. Five Institutes have been conducted to date impacting 480 people.
- **Multi-Media Distance Learning**. A total of six collaborative distance education programs have been conducted to date impacting 1,160 individuals.
- **Toll Free Telephone Support**. Over 720 individuals have used the 1-888-224-3272 number or Center email (nywisc@nls.org) to pose technical assistance questions to Center personnel.
- **Web-Based Technical Support and Learning Applications**. Over 7,000 individuals have accessed information and support via the web since Center inception with over 700 individuals subscribed to the Statewide Listserv.
- **The Benefits Planner** is produced four times a year in both English and Spanish with close to 1,000 ground mail subscriptions and over 3,000 e-subscribers. It is also available on-line in both pdf and text versions at www.ilr.cornell.edu/ped/dep/bp.html and at www.nls.org/tocplanr.htm.

Chart 1: Users by Service



KEY:

- A = Competency-Based Training
- B = Short-Term Training
- C = Leadership Institutes
- D = Distance Learning
- E = Telephone Support
- F = Web-Based Support
- G = The Benefits Planner

NYS WISC Needs and Impact Assessment

In the fall of 2002, the Center conducted an impact assessment of end users to determine effectiveness and impact of services provided. In addition, the survey attempted to gauge next steps for the ongoing development of the field of benefits planning in New York State. A full report of this assessment and/or copy of the survey instrument can be obtained by contacting the Center's toll free number, 1-888-224-3272. Five hundred end users of services were randomly selected to participate in the needs assessment. Of those selected, 229 individuals responded to the initial survey which incorporated 20 questions.

As detailed in Figure 1, 47% of respondents to the survey reported being either a person with a disability, a family member of a person with a disability or support person. 27% reported being providers of services with 16% reporting some other classification. Further, survey responders also reported working in the following fields: mental health (17%); vocational rehabilitation (12%); mental retardation / developmental disabilities (11%); education (15%); advocacy (12%) and, employment and labor (17%) with 30% of the respondents reporting working for state agencies. Figure 2 details the types of services and supports accessed by the 229 respondents since the Center's inception.

The survey went on to inquire as to the impact specific services and support had – “not at all,” “somewhat” or “definitely.” The majority of respondents clearly felt the core services and supports provided “definitely” helped them better serve individuals who received Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) (newsletter-82%, phone support-85% and training-86%). Further, a majority confirmed that these three core services “definitely” assisted them in supporting someone in getting a job (newsletter-51%, phone support-59% and training-59%). Of those responding to the survey, 96% felt that training and technical support on Social Security issues was needed and valued and further that a statewide Benefits Planning Association was needed (92%) to assist with the ongoing development of the field. 66% of respondents felt that New York State needed a more formal process for credentialing benefits planners and 77% of respondents felt that disability agencies within New York State should subscribe to a common benefits planning standard.

Figure 1: Users of Service

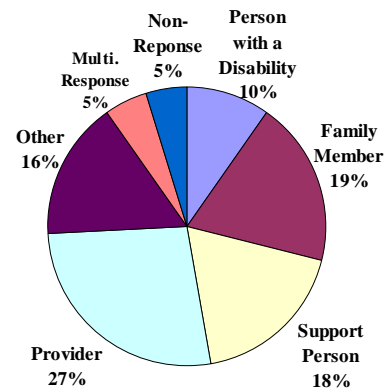
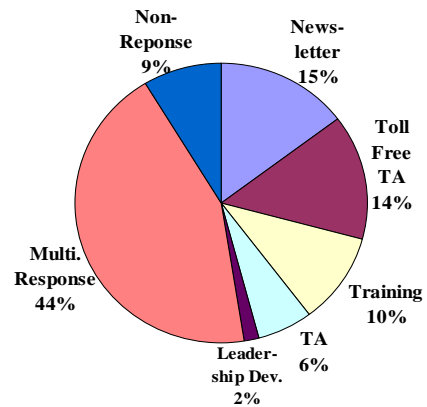


Figure 2: Services Accessed



Individuals with disabilities continue to experience unemployment rates in New York State at an increasing disproportionate rate compared to their non-disabled peers. In New York State an estimated 28.1 percent of people with disabilities were working in the period 1997-1999, compared to 83.7 percent of people without disabilities. These statistics continue to reinforce the need for benefits planning and the continued evolution and development of this field to promote the successful employment outcomes of beneficiaries and recipients of public benefits programs.