

# Employment First Podcasts

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## **Benefits Counseling**

November 6, 2019

**[Oregon Employment First supporting people with intellectual and developmental disabilities to work in community jobs. Learn more at [iworkwesucceed.org](http://iworkwesucceed.org).]**

**Angela Yeager:** Hi, and welcome to the Employment First podcast. Development disability services are Medicaid services. This includes job coaching, in-home services, help with personal care and more. What this means is that in Oregon, in order to qualify for many services, you have to have some type of Medicaid. Many people with disabilities who work worry about losing their Medicaid. It's not just the Social Security income which can be replaced by a job but rather, personal assistance or a job coach that they may need to help keep a job and be able to be healthy and safe in their communities. The fact is, in Oregon, more Medicaid options become available when people with disabilities choose to work. So, today we are talking to the Work Incentives Network (WIN!) which is a benefits counseling program that helps people understand that they can stay connected to important supports like Medicaid when they choose to work. Joining me today are Katie Thompson and Josh Gollar, program managers with the Work Incentives Network.

**John Gollar:** Hello.

**Angela Yeager:** Welcome to the show.

**Katie Thompson:** Hi.

**Angela Yeager:** Hi, how are you both doin' today?

**Katie Thompson:** Good, thank you.

**Josh Gollar:** Doin' well, yeah.

**Angela Yeager:** Good, good. So, tell us, uh, what you both do at the Work Incentives Network.

**Josh Gollar:** So, we're both, uh, WIN! Program managers, and, uh, so we oversee the program which involves training and, uh, providing technical assistance but also involves, um, just day-to-day, um, operations-type stuff, as well.

**Katie Thompson:** Yeah, and we split those duties in different ways so Josh does a lot of the information referral. When you call our WIN! help line, it's usually Josh returning those calls, and I'm doing a lot of the, um, verification of the state's benefits for all benefits planners in the state, but we both split the training equally and the TA pretty equally.

**Angela Yeager:** And you mentioned the information hotline, so that's a good follow-up question to that. Tell me about the hotline.

**Katie Thompson:** Uh, so that hotline is a place where anyone can call if they have general questions, um, they're not sure if WIN! would be a good fit or if they need benefits planning. They could call, uh, this hotline and let us know, um, ya know, what their questions are, if they need a referral, if they should work with us or if just general information is all they need, then we'll provide that to them and tell them when they can call back.

**Angela Yeager:** Right. So, they're not gonna get any sorta detailed information by calling the hotline. That's really, it's really for really basic –

**Josh Gollar:** They won't get specific information to their individual situation, although based on some of the questions that we ask, usually we can get kind of a sense of what their benefit situation might be and can provide somewhat detailed information. We don't, we, it's nothing that we verify with, with Social Security or their benefits administrators but, um, so it's not that specific but it's definitely, um, we do tailor the discussion, uh, towards what seems to be that person's situation.

**Angela Yeager:** Okay. So, here at Employment First, we hear from a lot of folks with intellectual and developmental disabilities who are really concerned about, ya know, maintaining their benefits, ya know, while they're working. So, um, can you tell us why benefits counseling is important for people with disabilities who are working or considering working?

**Katie Thompson:** Absolutely. Um, so benefits planning is often, um, can remove some of these barriers, um, anxiety; a lotta people with disabilities, um, on these disability benefits have anxiety. It took a long time to get these benefits. Typically, it takes like at least 2 years, and that's if you're lucky, really, to get on Social Security. And so the thought of putting that in jeopardy is really, really scary. Often, people can barely even make, ya know, rent let alone, um, purchase or use those funds for anything else. So, benefits planning really kind of eases people's minds. It helps educate them and it helps give them the tools they need to navigate, not only the Social Security system but any other benefits system they might be attached to. So, they can move forward with confidence in accepting their first job or accepting a promotion or, um, even just something like going back to school and working towards a higher-paying salary job.

**Angela Yeager:** Yeah, that's great.

**[You've heard about an employment outcome system. Doesn't sound exciting, I know, but it is. The employment outcome system or EOS web site puts you in control. Go to [OregonEOS.org](http://OregonEOS.org) and you can look at info and outcomes for agencies providing employment services to people with developmental disabilities in Oregon. You can look up providers in your county and compare their numbers on employment services.]**

**Angela Yeager:** So, when is the best time for a person to access the services of a benefits counselor?

**Josh Gollar:** When it comes to the, the WIN! help line, that, that's something that anyone can access at any time, whether it's just a question and they're thinking about working and just need a general question answered. Um, but when it comes to working with a benefits counselor, the best time would probably be right when they're starting work, um, or, or right on the verge of employment, um, when they actually have a job goal at least, um, where they might know how much they're going to work and how much, so we can kind of advise them on how much that's, um, going to affect their situation and in what ways. Um, so usually at employment's the best time for that one-on-one service but connecting with us to get answers to those more general questions is good at any point, even if someone's just thinking about working one day and doesn't have any definite plans.

**Katie Thompson:** Right. 'Cause at employment, um, if someone qualifies for work incentives, we wouldn't be able to implement those or help implement them until someone's actually employed. So prior to actually, um, obtaining a job is all

hypothetical but when someone is actually employed, that's when we can really start the work –

**Angela Yeager:** Mm hmm.

**Katie Thompson:** – and start the, the movement of implementing these work incentives, if they qualify for them.

**Angela Yeager:** So it's much more detailed at the point that they actually have a job?

**Katie Thompson:** Yeah.

**Josh Gollar:** Yeah, kinda where the rubber hits the road versus just talking about it in the abstract of hear what the rules are. Um, it, it's once they're actually employed, then there's, there's things that can actually, we can actually move forward with certain steps.

**Angela Yeager:** I imagine though it can be helpful even before a person makes that decision, especially if they're on the fence.

**Katie Thompson:** Mm hmm.

**Angela Yeager:** I recently, I'm going to have a success story coming out for Employment First about a young man whose, uh, ya know, father, in particular, but they were both just really nervous about work, and one of your benefits counselors in Central Oregon, uh, Jill –

**Katie Thompson:** Mm hmm.

**Angela Yeager:** – who's amazing, ya know, really helped, sat down with him and showed him some different scenarios. Ya know, if you're making this, you still could maintain your benefits; if you were making this – they were all hypotheticals, as you

mentioned, but I think it did a lot to ease his mind and his family's minds to, ya know, make that step. And now, and now he's working a considerable amount of hours. Actually, much more than he thought he could work, so.

**Josh Gollar:** Well, that's a good point. It's also about providing options, uh, so people can make choices accordingly 'cause, ya know, it's not about how much can you work to keep your benefits or how much will you have to work off your benefits. It's kind of here are the different options based on your goals and what will happen in those situations and which, which option is something that you wanna pursue, whether that be, ya know, maintaining certain benefits and certain supports or actually working off benefits and knowing you can get them back if you need them in certain ways.

**Angela Yeager:** That's great. So, speaking of some of these levels of services and, and the, the benefits of working, um, ODDS, the Office of Developmental Disability Services recently partnered with, with your program, with WIN! to make Level 1 and Level 2 benefits counseling available as a service under, uh, our waiver, uh, under employment path community. So, can you tell us a little bit about what this helps accomplish?

**Katie Thompson:** Yeah. So, partnering with, with you all, with ODDS, has allowed the Work Incentive Network to expand services so in training, more benefits planners, we now are able to help reach more people in Oregon who need this service because the Work Incentive Network is a fairly small program but we, we serve every county in the State of Oregon, but there's usually one work incentive coordinator serving multiple counties. So, partnering with you all has allowed, um, Oregonians who need the service to access it easier.

**Angela Yeager:** And that Level 1 and Level 2, and correct me if I'm wrong, is really kind of a basic level of benefits counseling.

**Josh Gollar:** Right. It wouldn't be actually implementing work incentives, um, or developing more complex work incentives to be, to be implemented. It would be more the general information. Um, I mean it could be specific to the, it's specific to that person but it's, it's not, it's providing them with information more so than, um, actively pursuing work incentives, um, and having them applied to that person's situation.

**Angela Yeager:** I imagine you get a lotta requests even for that Level 1 and 2 right now. I mean, I understand from talking with both of you offline that you have, ya know, the, the demand for, for benefits counseling is just going up every single year; is that correct?

**Katie Thompson:** Yeah, absolutely, um, and it's –

**Josh Gollar:** Especially as a lot of people are working these days.

**Angela Yeager:** Which is a good thing.

**Josh Gollar:** Mm hmm.

**Katie Thompson:** Yeah.

**Angela Yeager:** It's great that people are working. So, we like to see that but then, ya know, you have about the same amount of resources and much increased demand for your services.

**[Do you or someone in your family experience an intellectual or developmental disability and want to learn more about Oregon's employment services for people with disabilities?]**

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**Angela Yeager:** So families of people of disabilities, as I mentioned earlier, are often afraid to work a lot of hours or they're worked about, worried about making too much money because of fear of losing benefits. I know a few years ago when the minimum wage in Oregon went up, ya know, I worked with Work Incentives Network to help with some information sheets 'cause we were anticipating there might be some panic and anxiety about people worried that they were, ya know, going to be, ya know, losing their benefits due to making minimum wage. So, um, so, or more on minimum wage. So what would you tell those folks?

**Katie Thompson:** I mean, I would tell them that the earnings limits for, for Social Security programs, especially SSI, as you mentioned, um, are much higher than people think, um, much, much higher. Ya know? We're talking over 30 grand a year, gross, um, and there are so many work incentives and safety nets available to help people towards that goal, or if they try to stretch to that goal and work, there are these safety nets to fall back on if it doesn't work out. And so just knowing what the limits are but also knowing what the safety nets are available, um, is really, really important and it's not – well, I shouldn't say it's not easy, but it's, it's not likely at all that someone will lose their SSI going to work. Ya know? Um, and working itself, there are so many safety nets available that it's just, it's a lot harder than people think.

**Josh Gollar:** Yeah. People think that when, when there's something like a minimum wage increase that that's gonna dramatically change things, and yeah, it might alter things a little

bit because their income is different and that it, it may impact things in some ways, but it's not like something as simple as a minimum wage increase is going to suddenly cause them to lose everything, and that's usually people come to us thinking that they're going to lose, lose benefits or lose, um, the ability to get those benefits back if they do work a lot. Um, and so a lot of our work is just advising them about how that's really not the case.

**Angela Yeager:** Right. And going from, for instance, 10 to \$12.00 an hour, it would be unlikely that someone would necessarily lose benefits and in, in many cases, I would assume that that would just mean that they're making a little bit more money.

**Josh Gollar:** Mm hmm. That's usually a good thing, exactly.

**Angela Yeager:** Yeah.

**Katie Thompson:** Well, and typically, too, ya know, minimum wage is going up but so does this, this limit for SSI. It typically goes up every year so like that kind of, um, that upper limit, that over 30 grand, ya know, it's been over that for a while but it, it fluctuates, ya know what I mean? And so as minimum wage is going up, so are these other limits. So everything increases.

**Angela Yeager:** Mm hmm. Cost of living.

**Katie Thompson:** Yeah, absolutely.

**Angela Yeager:** Right. So, I mean, we've kind of talked about this, uh, ya know, a little bit but what is the likelihood that a person would lose Medicaid and any other supports, um, that help a person to be employed and to live more independently? You've kind of addressed this a little bit, but I kinda just wanna keep hitting on that because I feel like that fear is still prevalent.

**Josh Gollar:** Sure. With Medicaid specifically, um, it used to be much easier to lose it, um, simply because of the resource limit being \$2,000.00 for most Medicaid groups. A lotta folks had a hard time, if they came into some money, whether it was inherited or however they, they have more than \$2,000.00, um, ya know, we'd often have to advise people to spend that down in order to preserve, preserve their Medicaid. Um, but nowadays with Able accounts and things like that, um, that allow you to set aside money and have it not count towards those resource limits, it's much easier to keep Medicaid, um, in the long term and, and from, as Katie touched on from a, simply an income standpoint, you can earn quite of lot of money. Um, you could work full time in a lot of positions and actually still maintain your Medicaid. Um, so it's really the resources that were the bigger issue in the past and, and Able has actually kinda helped, um, make that not the case anymore.

**Katie Thompson:** And again, talking about safety nets, I mean, there are, um, the Medicaid buy-in program employ persons with disabilities. So even if someone does work over, ya know, 35 grand and they still want their Medicaid and they work off of it, which that's a high limit, right? That's a, that's a pretty decently-paying, full-time job, but then there's a Medicaid buy in which is, is like over 60 grand. So, so we're talking people can really retain Medicaid supports which is not just health insurance, right? Let's, let's talk about that. It's not just health insurance but it's also access to in-home care, um, to supports, to job coaches, job developers, PSWs, ya know, brokerages, ya know, it's access to a lot of different things. It's a door to services. So, you can maintain all of that for quite a long time, um, through multiple types, like multiple avenues and multiple safety nets, and that's what we help with.

**Angela Yeager:** So, as I always say in the Work Incentives Network, it still, it pays to work and so, your, tell us what your web site is and where people can find more information.

**Josh Gollar:** Well, it's a state web site so it's, it's a long link. Um, it's under voc rehab. Um, but, uh, but if you Google the Work Incentives Network, um, in Oregon, you'll, you'll be able to find it. Yeah. I don't have the exact web site address handy.

**Angela Yeager:** Right. It's, yeah, Work Incentives Network, uh, Oregon and then, or you can go to [iworkwesucceed.org](http://iworkwesucceed.org), our web site, and under the IDD employment policy page we have a, benefits counseling is one of our topic areas. It's actually the top one because it's alphabetical and there's a slew of information including fact sheets, information about the ODDS, um, benefits counseling and links to your web site, as well. So, thank you Katie and Josh for joining us today. It was so great to have you both on the show, and once again, this has been the Employment First podcast, and thank you for listening.

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