



# WorkVT2.0

**Supporting social security beneficiaries to  
become economically self-sufficient**



# What We Plan to Share

- WorkVT2.0 has changed the way HireAbility Vermont works with SSDI/SSI beneficiaries. We want to share:
  - Why we wanted to change our approach to services and improve outcomes.
  - How WorkVT2.0 is different from standard VR services.
  - Data and process outcomes.
  - The implications for HireAbility and the VR program nationally.

# Life on SSI/SSDI benefits is a life of poverty

- SSI/SSDI beneficiaries are disproportionately poor.
- About 75% of SSI and 28% of SSDI beneficiaries live below the federal poverty level.
- The only guaranteed route out of poverty is employment.
- Most beneficiaries do not work or work at relatively low levels.
- Even if beneficiaries are engaged with the public vocational rehabilitation program, most do not end up working at self-sustaining levels.
- WORKVT2.0 was designed to change all this.

# The Work Rules for SSI and SSDI

- The SSI and SSDI programs both have complex rules around employment.
- Beneficiaries are often frightened and confused by the rules.
- Beneficiaries fear the unexpected loss of their cash benefits and the associated Medicare and Medicaid benefits.
- Beneficiaries can face huge overpayments they have to pay back to SSA if they do work at higher levels.
- The professionals and family members supporting beneficiaries often see benefits preservation as a goal.

**Due to the factors above, most working beneficiaries “park” their earnings at levels that won’t impact their benefits.**

# HireAbility Services and Outcomes

- Every state has a VR program. HireAbility is the public vocational rehabilitation (VR) program in Vermont.
- About 30% of HireAbility participants are SSI/SSDI beneficiaries.
- HireAbility has the tools and resources to help beneficiaries achieve high wage employment.
- Less than 1 in 5 of the SSI/SSDI beneficiaries HireAbility serves go off benefits for any length of time after receiving services.

**WorkVT2.0 was designed with the goal of doing a better job helping beneficiaries achieve self sufficiency**

# Goals of the WorkVT2.0 Pilot



- The goal of the project was to significantly change the way HireAbility manages SSDI/SSI cases in two sites in Vermont.
- In particular, we wanted to change the “benefits preservation” mind set of our teams to a **“how can I help this person achieve their career goal with a decent income”** approach.

# How We Did the Work Differently

**Intentional  
Teaming**

**A Focus on  
Training and  
Education**

**Reorienting  
the mindset  
of staff**

**Milestone  
Payments**

**Work  
Incentive  
Counseling**

**Keeping  
cases open  
longer**

# Intentional Teaming



- Each WorkVT2.0 participant was supported by a dedicated team that included:
  - A Vocational Counselor
  - A Certified Work Incentive Counselor
  - A Job Placement Specialist
- All members of the team understood the goal was self sufficiency not benefits preservation.

# A Focus on Training and Education



- WorkVT2.0 focused on credentialed training and education programs because they are often the only way to achieve higher wage employment.
- There are numerous short term credentialed training programs in Vermont that can help participants enter higher wage professions.
- WorkVT2.0 provided additional supports to help participants succeed in these programs.

# Milestone Achievement Payments



The Milestone Achievement payments were designed to provide an additional financial incentive and **provide extra income at the point beneficiaries were losing cash assistance.**

- **\$250** incentive for earnings at a Trial Work Level (\$1,050 per month in 2023).
- **\$750** incentive for earnings at Substantial Gainful Activity (\$1,470 per month in 2023)
- **\$1,000** incentive at the point the beneficiary's cash benefits ceased.

# Work Incentive Counseling Services

- The Work Incentive Counselor is an expert in all the benefits programs a participant might receive including SSI/SSDI, SNAP, TANF, housing, Medicaid, and Medicare. Prior to WorkVT2.0 not all participants received these services or interventions.
- HireAbility combined work incentive counseling with career planning from the very start of the case, enabling the participant to be fully informed of their options and the impact on their benefits at every step in the process.
- CWIC involvement throughout the case transformed how participants and staff think about employment goals. The CWICs provided an in-depth benefits summary and analysis for every participant that detailed multiple earnings levels.

# A closer look at "parked earnings" and opportunities

*No Work/Current Work/Full Time Work*

## *Multiple Scenarios*

	SSDI Only	Current – 18hrs/wk	Part Time 30hrs/wk	Full Time 40hrs/wk	Full Time 40hrs/wk
<b>Income</b>		18hrs/wk at \$18.25/hr	30hrs/wk at \$18.25/hr	40hrs/wk at \$18.25/hr	40hrs/wk at \$20/hr
Gross Wages	\$0	\$1,412.55	\$2,354.25	\$3,139	\$3,440
SSDI	\$1,655 (\$1,490.10)	\$1,490.10 (after Medi B)	\$0	\$0	\$0
Medicaid Elig?	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>
<b>Total Income</b>	<b>\$1,655 (\$1,490.10)</b>	<b>\$2,902.65</b>	<b>\$2,354.25</b>	<b>\$3,139</b>	<b>\$3,440</b>

# Shifting away from a benefits preservation mind set

- Prior to WorkVT2.0 many of our staff had a “benefits preservation” mindset.
- They were protective of vulnerable participants losing benefits without realizing how they were perpetuating a lifetime of dependence on benefits.
- In most cases, staying on benefits means a life in poverty.
- WorkVT2.0 helped staff shift their thinking. They provided the support beneficiaries needed to take informed risks toward a better life.

# Data Snapshot as of 12/2023

- **Enrolled:** 144
- **Withdrew:** 28 (during initial start up)
- **Overall Participants:** 116
- **Employed:** 88
  - Full time: 32 with average wage of \$18.46/hr
  - Part time: 63 with average wage of \$16.42/hr
- **Achievement Payment Earned:** 62 people earned achievement payments
- **All three Achievement Payments Completed :** 26 people zeroed out their benefits with SSA
- **Enrolled in Post Secondary Education or Credentialed Training Program:** 37

**This data is preliminary. We expect more people to exit the rolls as they complete training, increase earnings, and/or move through their SSA Trial Work Periods.**

# Implications for HireAbility

- HireAbility is replicating the features of WorkVT2.0 pilot sites statewide including:
  - Intentional teaming.
  - Early engagement with work incentive counseling.
  - An enhanced focus on training and education.
  - Changing the “benefits preservation” mindset.
  - Keeping cases open longer to support participants through the transition off benefits.

We want to continue the achievement payments, but they are not allowable under VR regulation. **We are planning to ask Kessler for help with this.**

# Implications for the National VR Program

- Under current federal law and regulation, the VR program is not specifically designed to assist SSI/SSDI beneficiaries in working themselves off benefits.
  - It does not require work incentive counseling as a service for beneficiaries.
  - It does not measure or prioritize SSI/SSDI exit as a goal.
  - The VR program is too short term to support beneficiaries through the transition from benefits to earned income.
  - The VR program does not allow states to provide cash assistance (achievement payments) for beneficiaries during the transition from benefits to work when they need it the most.

At best, the national VR program is neutral on assisting SSI/SSDI beneficiaries. We think there should be greater alignment between the goals of the public VR program and Social Security disability programs.

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