

Counseling Skill Guides: Work Planning, Social Security and Work Incentives

Going to work while receiving Social Security Disability Benefits can be nerve-racking for individuals and their families. While a person may wish to work, they may not pursue a job out of fear of losing their benefits, including health insurance. This can impact how an individual accesses and participates in VR services. Use this short guide when working with clients receiving Social Security Benefits to help them optimize their earning potential through benefits planning.

1. Start the conversation.

You can't help someone plan their financial future or consider their options without first starting the conversation. As VR counselors, you naturally have the opportunity to gather information about an individual's benefits to help plan their services. Make sure to go beyond this step and discuss the individual's plans for either maintaining their benefits or exploring what they can earn through competitive work.

2. Meet them where they are.

While it is important to ask the hard questions and dig into what someone plans for their future, it's also important to remember that some folks may feel uncomfortable discussing money and finances. This can be especially true when you are speaking from behind a desk and from a position of power as the service provider. Make sure you take the time to develop an initial rapport first and establish your working relationship.

3. Check your judgment at the door.

We are all human, and every single one of us brings some bias along with us wherever we go. As counselors and service providers, it is important to remember that we are there to help our clients meet their goals, not impress our own on them. We can share information and educate clients on their options, but at the end of the day, it is their choice.

4. Lean on the experts.

Connect your clients with Work Incentives Specialists. While it is great for you to know some of the work incentives provided by Social Security, it is impossible for you to provide all of the answers in your role as a counselor. As soon as you can, refer your clients for Benefits Planning services to help

them know all of their options. It may be helpful to send the client for a benefits analysis as soon as you identify a vocational goal and develop the plan. This helps them understand their earning potential and make an informed choice about their goals for working before starting the job search. This way, you can build a solid plan from the beginning rather than having to make changes later down the road.

5. Develop Trust and Openness.

No counseling relationship can be truly effective if you do not first develop a trusting relationship. For folks who depend on Social Security benefits, putting them at risk by going to work is a scary time. No matter how much information you provide, it won't be enough if they don't trust you for support. Establish trust by demonstrating that you care, genuinely listening to their concerns, and being responsive to their needs. This means considering the whole person, rather than just them as they relate to their future work.

Work Planning, Social Security, & Work Incentives Cheat Sheet

Key Steps	Evidence
Start the conversation.	Before we get too far along in the planning process, I want to first check in with you about your plans for the future. What are your financial goals? I want to make sure your job goal and your financial expectations match up.
Meet them where they are.	I'd like to talk about money for a minute. I know this can be an uncomfortable subject for folks. Is now an OK time for us to start this conversation?
Check your judgment at the door.	I'm here to provide you with information and options, not to make a decision for you or push you in one way or the other. I want to give you the support needed to make the choice that works best for your needs.
Lean on the experts.	I'd like to connect you with a colleague who can help you learn all you need to know about your benefits and how to manage them moving forward. Let's talk to them about all of your options and how we can set you up for success. They can talk with you more about what you might earn on the job and special benefits programs you may qualify for which will help you in the transition to work.
Develop trust and openness.	In my experience, it is hard to work together without trust and honesty. I will tell you what I need from you to provide you the best services I can, but I also need you to tell me when something isn't working. This way, I can help you when I know there's an issue.