

## Work Incentives Planning and Assistance Program (WIPA) & Work Incentive Counseling

Persons with disabilities continue to experience underemployment and unemployment at an unacceptable rate. Beneath the surface of this issue there are complex federal-welfare and long-term disability programs administered by the Social Security Administration (SSA). While intended to provide basic income and health insurance for persons with disabilities, they have evolved as a major obstacle to employment and economic progress. Many beneficiaries do not understand the interactions of earned income from employment and its impact on SSA cash benefits and health care. As a result, beneficiaries may avoid work, or be discouraged from pursuing their maximum earning potential. Wrong or incomplete information combined with fear of losing benefit eligibility is guite common.

In 1999, Federal legislation called "The Ticket to Work and Work Incentives Improvement Act", provided an array of efforts by and on behalf of SSA to improve the employment of persons with disabilities. This included the development and delivery of local work incentive counseling programs known as Work Incentives Planning and Assistance Program (WIPA). WIPA Providers operate under cooperative agreements with SSA, and are provided certification training and ongoing technical assistance to ensure quality service to beneficiaries and related parties. For further information visit <a href="http://www.ssa.gov/work/WIPA.html">http://www.ssa.gov/work/WIPA.html</a>. In addition to SSA's WIPA program, agencies have expanded the availability of work incentive counseling as a recognized best practice to promote employment among SSA beneficiaries.

Work incentive counseling, often referred to as "benefits counseling", has been recognized as an essential service to promote and support the employment of people with disabilities who receive SSA benefits. The complexity of the benefit programs, including Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), Medicare, Medicaid, and other government programs such as SNAP (AKA Food Stamps), has emerged as a significant and fundamental barrier to employment. Work incentive counseling complements efforts by other organizations including Ticket to Work Employment Networks, State Vocational Rehabilitation, Supported Employment programs, and special education Individualized Education Plans for transition aged youth. The expectation is that this service actively supports employment and leads to increased earnings, savings, use of work incentives, and minimizing the likelihood of overpayments.

Since 2001, AHEDD has been providing work incentive counseling to SSA beneficiaries. Funding from SSA has allowed AHEDD us to offer this Work Incentive Planning Assistance throughout Western PA. In addition, we have also expanded our service reach to other areas of the state through sponsorship from counties, foundations and other resources, including Ticket to Work.

AHEDD is a specialized human resource organization with a mission is to serve the community as a catalyst in the employment and development of persons with a disability. AHEDD provides community employment services via a network of field offices throughout Pennsylvania. For further information about work incentive counseling or WIPA, contact John Miller, Project Director, at (717) 763-0968, ext. 90118, or john.miller@ahedd.org.