



Podcast Transcript

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Ticket Talk with Angie Hoffman

Opening: You are listening to the Social Security Administration's Ticket to Work podcast series. Get answers to your questions, access information and resources, and receive expert advice on Work Incentives and the Ticket to Work program.

Interviewer: Do you need to better understand your Social Security benefits? Are you uncertain what will happen to those benefits if you start working again? Through Ticket to Work and Work Incentives, Social Security offers free services to disability beneficiaries through Work Incentives Planning and Assistance, or WIPA, projects. WIPA projects help beneficiaries with disabilities make informed choices about work and they support working beneficiaries in making a successful transition to financial independence. Brevard Achievement Center is one of the WIPA projects that provides counseling services to Social Security disability beneficiaries. Today we are speaking with Angie Hoffman, a Community Work Incentives Coordinator for the Brevard Achievement Center. Angie, thank you for joining us.

Angie Hoffman: Thank you so much for having me.

Interviewer: So Angie, will you tell us about Brevard and the types of services that are offered to persons with disabilities?

Angie Hoffman: Absolutely. Brevard Achievement Center is located in Rockledge, Florida, and that's near the Space Coast by Cape Canaveral. And their mission is to provide persons with disabilities services and opportunities to achieve personal success. And, their strategic vision is to create a society in which all persons with disabilities are valued contributors in the workforce and community. And they do this through different programs like helping students transition from high school to the workforce, helping adults acquire skills and opportunities to live independently and work

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independently, educational programs. Brevard serves 13 counties in the state of Florida, providing umm these services to help beneficiaries to have accurate information on the benefits and Work Incentives available to them through Social Security, and help inform them to make, empower them to make informed choices about work. The main goal is to provide financial freedom and enhance self-sufficiency so that the beneficiary can be as self-sufficient and independent as possible.

Interviewer: So Angie, can you tell us what a WIPA does and the range of WIPA services that are offered by Brevard?

Angie Hoffman: Well, WIPA stands for Work Incentives Planning and Assistance program, and Social Security has awarded a cooperative agreement to Brevard Achievement Center to provide these services. Brevard Achievement serves thirteen counties in the state of Florida. And the purpose is to help beneficiaries to understand when they return to work, how that affects their benefits. So, we provide information on the different Work Incentives that may be available to them through the Social Security Administration, which helps empower them to make informed choices when they do return to work. Some of the ways we do that is we provide information, and we educate the beneficiaries and their stakeholders on what the Work Incentives are. We conduct a comprehensive analysis of the options that are available to them. We do benefits counseling, individualized support planning, we assist with developing the understanding of how work will impact their benefits, their SSDI and Medicare, as well as SSI or Medicaid benefits. We explore how best to utilize those Work Incentives to help them to have the best financial outcome. Because the most important thing is to enhance the self-sufficiency of the beneficiary, to help them know that they're going to move ahead by working, and not lose their benefits and move backwards.

Interviewer: So your ultimate goal here really is to help people become self-sufficient again?

Angie Hoffman: Absolutely. Absolutely.



Interviewer: So how is a WIPA different than, from an Employment Network?

Angie Hoffman: Well, in a lot there's some parts that do overlap. We you know help them overcome those fears, and we tell them about the different Work Incentives that are available. An Employment Network provides the support, the supports necessary for them to actually get the job. We're kind of like the first step to leading them to the Employment Network. Part of our job as a WIPA is to tell them about the Employment Networks that are available and how they are there to help with the employment services such as resume development, interviewing skills, job accommodations, they might have access to computers they can use there for putting together their applications, resumes, tax incentive information, referrals to other resources. One of the big things that we do with WIPA as a CWIC, is I help them understand the whole picture; how going to work not only affects their Social Security benefits, but other benefits that they might be receiving, so that they have a clear picture of what other effects they may have, and what other community resources there are that are available to them.

Interviewer: So it sounds like WIPAs and Employment Networks really have a complementary purpose in getting the beneficiary back to work and putting them in the best financial situation possible.

Angie Hoffman: Absolutely. Absolutely. We work closely with the Employment Networks in helping them to... umm...the goal is to get the beneficiary to be as self-sufficient as possible.

Interviewer: So can you tell us a little more about your role as a Community Work Incentive Coordinator, as you called it, a CWIC?

Angie Hoffman: Mm hmm. Well, as a CWIC, when I meet with the beneficiaries or talk with them on the telephone and gather information. I mean that's the most important thing is to kind of...each beneficiary is so different, and so you have to really look at each one individually because everybody has a different scenario. And so you gather as



much information as you can on the person, and from there put together kind of a game plan, but it's a benefits analysis of how learning what their work goals are, how many hours they're planning on working, if they are already working, what they're how much they're earning each month in gross wages, and you know just putting together all that information in an analysis to show them this is what, this is how your Social Security checks may be affected, this is how, you know, your health care and what Work Incentives will help protect that so that you don't have to worry when you return to work about healthcare. And, ummm to show that they'll always be ahead by working, even if their check they lose it or it goes down, there are safety nets in place through Work Incentives that are there to help them gain the confidence to return to work and become successful.

Interviewer: So what are some of the standard questions that a CWIC would typically ask a beneficiary in going through this process?

Angie Hoffman: Well like I said, the first thing is gathering information, so a lot of the initial questions are, of course first they have to be a beneficiary. I mean, it's a free service that we provide, but very first question is of course if they are receiving Social Security benefits.

Interviewer: Well that makes sense.

Angie Hoffman: And from there it's just you know, asking questions such as if they're married, if they have children, different demographic questions that give me insight into what Work Incentives would apply to them. It's kind of like a screening process that we do. Then we ask about their employment goals, like what type of work are they interested in: Is it full-time? Is it part-time? And, if they've worked in the past? Because past work history is important. If they've been receiving benefits for more than one or two years, you want you want to gather information on that because that could affect the Work Incentives that apply. Then to ask what other benefits they're receiving; if they're receiving any food stamps or subsidized housing, because that could be affected as well. So, you gather all that information then to put together an analysis of how the work



goals and the hours that they're looking to work and the income they're looking to receive or already are receiving and how that could be affected. And then, there's other information such as how they get to work. Do they drive themselves? Do they have to take special transportation? Do they have a modified vehicle? Do they have any accommodations on the job? Are there any supports that they are given to help them do the job? And, um do they pay any out of the pocket expenses for medications? Are there anything umm any extra out of pocket expenses that are necessary for them to work? Because all of these things could give me extra insight into what Work Incentives can also help them continue working and be successful at it.

Interviewer: So what do beneficiaries need to do to take advantage of Brevard's WIPA services, or it is as simple as coming into your center and saying 'I am a beneficiary, can you give me some assistance?'

Angie Hoffman: Umm, yes. It's as simple as that, plus through the outreach to my community, I serve Palm Beach County in the State of Florida, and it's just being out there and being known to the different employment networks and the different VR – Vocational Rehabilitation offices, the workforce alliance, and just collaborating in my community with agencies so that they're aware that my services are free and I'm there to help in any way with their employment services departments to help beneficiaries return to work.

Interviewer: What are some of the worries or myths about working and disability benefits that you often discuss with your clients at Brevard?

Angie Hoffman: Well, probably I mean the biggest – it's always the same question usually it is, 'what will happen to my benefits if I go back to work; I heard that if I go to work I lose my benefits and that I lose my healthcare, and I can't let that happen.' And that's usually the biggest fear and myth and that's probably the hardest barrier I think is sometimes helping them to assure them that these benefits – these Work Incentives – are here to help you to become more successful; that there are Work Incentives for a safety net where you can try and if you don't succeed or you don't lose your benefits

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completely – it's just that reassurance. The hardest barrier and the biggest fear I think is just that they don't want to lose those benefits, and trying to show financial outcomes that you could be better off by working and becoming self-sufficient, not needing those benefits. Just to wean them from them, and it's really a transition process because it's baby steps first, I think, and most want to start part-time before they dive right in to full-time. But it's still a process and it's very individual. Some are ready and want to get off benefits, and others are very fearful.

Interviewer: So in a best case scenario, somebody comes to you and they're very fearful of going back to work and nervous about losing their benefits, and when they leave you they're fully informed and understand that benefits just don't disappear if they start working again. Is that correct?

Angie Hoffman: Well I hope – that's the goal that they do leave here. And the other thing I try to assure them is that my services are not a one-time thing. That we are there and they know they can call me, and we develop a Work Incentives plan where we meet again like after they've worked for – if they're receiving SSDI, let's say and they have a trial work period, once they complete their trial work period we'll meet again to go over where they're at now, what they're earning, if they receive a work activity report from Social Security, I'm there to help them with that, they know it's long-term services, that it's ongoing. They know that I'm not just going to give them this information and I also let them know that I am not Social Security. Everything depends on Social Security to make these decisions, but I am here to help them along the way. So, I'm, I'm like a support for them to help them to gain that confidence. So hopefully they do leave feeling less fearful and more confident.

Interviewer: I would think that understanding that you're there for the long term to support them through this entire process would be reassuring.

Angie Hoffman: Yeah, yeah.



Interviewer: So what are some of the tools that you find helpful when you provide counseling and advice on participating in the Ticket to Work program and using Work Incentives?

Angie Hoffman: One of the tools that I use is, well I always use the Red Book – the Social Security Red Book. I don't know if you're familiar with that, but it's a nice resource because it simplifies and lists all the different benefits, Work Incentives and services that are available to them. And, umm I go through that and I highlight the areas that are important to them. Depending on what benefits they're receiving, for SSI I like to go through a calculations sheet to show them the formula and show them different scenarios like if they're not yet working, what the scenario would be if they earned this many this much money or worked this many hours, versus if they were part time or full time, to show them what that would look like. And that they are actually working, then definitely to show them what to expect when they get the letters from Social Security after they report their income; this is what, this is why this happened, if there's any receipts they have for out of pocket expenses for transportation that they needed because they can't drive because of a disability, I help them reporting that. Those are nice tools to use. And same for SSDI; there's a calculation chart that I like to use to help chart the wages, the first three months of wages so they can track the trial work period, and after that's complete, to see how close they are to earning substantial income so they know what to expect and where they're at and where they go from there. I also like to give a monthly reporting form. And, show them there's different ways to report their income whether by telephone, or going into the office, or mailing in the form that they have or faxing them. I give them those tools so that they remind them to accurately – that it's their responsibility to report to Social Security after they have a full month worth of pay stubs. And also, some of the different sites available and the Ticket to Work website – I'll send them a link to that. And we used to have WISE Seminars where I would invite people, beneficiaries, to attend, but now it's all through the webinars to inform them of when those are available, because that's another valuable tool to learn more about Work Incentives as well.

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Interviewer: So is there anything else about a WIPA program that you think our listeners should become aware of?

Angie Hoffman: No, just to spread the word. There are services available. And if you know a beneficiary who needs assistance, to please you know contact a WIPA project. I know that you can go online to the Social Security website and it'll list the projects available and where you can contact them, and the VR offices I know are aware of the WIPA projects, so just to connect with people so the resources and services they need to develop a plan are available to them.

Interviewer: Great. Well, Angie, thank you so much for talking with us today. We really appreciate the helpful information, the tips, and resources that our listeners who may be considering work can use to take advantage of if they decide to participate in the Ticket to Work and begin their journey to financial independence.

Closing: If you are thinking about returning to work or trying to work for the first time, WIPA can help you determine if work is right for you and how it will affect your benefits. A Community Work Incentives Coordinator at a WIPA Project will guide and support you as you learn more about being employed and your disability benefits. For more information about Ticket to Work or to locate a WIPA near you, visit www.socialsecurity.gov/work or call the Ticket to work helpline at 1-866-968-7842 for voice or 1-866-833-2967 for TTY.

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