

Benefits Advisement Services For NYS Commission for the Blind Consumers

Vocational rehabilitation organizations pay for services to augment the other benefits advisement services that NLS provides. New York State Commission for the Blind (NYSCB) funding of benefits advisement services is a key part of the benefits advisement continuum and directly supports the beneficiary's move to a work goal.

What are Benefits Advisement Services?

Benefits advisement services are provided to Social Security Disability Insurance (SSDI) or SSI beneficiaries if they are working or planning to go to work. Our benefits advisers assist beneficiaries in understanding Social Security Administration (SSA) rules and navigating SSA's intricate system. Our knowledgeable benefits advisers help to simplify the very complicated set of rules that govern how work affects benefits.

What Can a Benefits Adviser Provide to a Beneficiary?

- ◆ Information about how work affects SSI, SSDI, Medicaid and Medicare
- ◆ Referrals to other supports available to persons with disabilities
- ◆ Written confirmation of information provided in appropriate font and format

How can Benefits Advisement Services, through NYSCB, Best Compliment Similar Benefits Advisement Services?

- ◆ NYSCB can voucher for benefits advisement services to NLS (basic services generally up to 10 hours, sometimes more if authorized for special circumstances).
- ◆ An NYSCB referral is very appropriate for an SSDI or SSI beneficiary when their case is not a WIPA priority (e.g., not yet working or looking for work).
- ◆ A benefits adviser can provide good and detailed information on multiple benefits issues.

Examples of Key Help for Beneficiaries through Benefits Advisement:

- ◆ Obtain and/or retain Medicaid health insurance while working – through 1619(b) Medicaid or the Medicaid Buy-in for Working Individuals with Disabilities.
- ◆ Explain work incentives specific to individuals considered statutorily blind including SSI's Blind Work Expenses (BWEs) and SSDI's higher Substantial Gainful Activity level for monthly earnings.
- ◆ Use work incentives to keep SSI or SSDI benefits as work activity increases.
- ◆ Use of SSI's Plan to Achieve Self Support (PASS) to compliment NYSCB funding for vocationally related items such as tuition, a vehicle, or a computer.
- ◆ Determine eligibility for other government benefits, such as special SNAP (i.e., food stamp) eligibility.
- ◆ Avoid overpayment(s) of disability benefits.

NYSCB Referrals to Assist with the SSI/SSDI Application:

- ◆ The benefits adviser can explain the application process, identify key medical documentation to gather, and reinforce the need to list all treatment sources in the application materials. This is not a service provided under the WIPA project.
- ◆ As appropriate, we will assist the individual in completing application documents.
- ◆ Advise on appeals process and make applicable referral for assistance.

Benefits Advisement Often Leads to Better Work Outcomes. For SSI or SSDI Beneficiaries, it can Result in Full Reimbursement of the Cost of Rehabilitation.

- ◆ Often the fear of quickly losing cash benefits and Medicaid/Medicare coverage leads individuals to limit their work activity or not work at all.
- ◆ In our experience, after a full explanation of the SSA work rules and work incentives, the beneficiary is then confident to take the next step toward a work goal.
- ◆ Similarly, a full explanation of how to retain Medicaid through either 1619(b) or the Medicaid Buy-In for Working People with Disabilities can provide a level of confidence that leads to a higher level of work.
- ◆ Under Social Security's "Cost Reimbursement Program," if the individual works at the substantial gainful activity level (\$2,700 gross monthly for the blind in 2025) for 9 consecutive months, Social Security will fully reimburse all of NYSCB's expenses in supporting the SSI or SSDI beneficiary's rehabilitation effort.

Process for Benefits Advisement Referrals through NYSCB:

NYSCB counselors can send a completed voucher (VR Authorization for Planned Services) and a cover letter indicating contact information for the consumer and the reason for referral to NLS for all counties of the Western New York Region including Rochester NY.

Neighborhood Legal Services, Inc., 237 Main St., Suite 400, Buffalo, NY 14203. Telephone: 716-847-0650 or 888-224-3272 (toll free); TTD: 716-847-1322; fax: 716-847-0227. Contact person – Ashley Gallagher (agallagher@nls.org)