forHealth® CONSULTING at UMass Chan Medical School

WorkWithoutLimits™ — PUTTING ABILITIES TO WORK —

Public Benefits and Employment Training Menu

Work Without Limits Public Benefits trainings address several topics related to some of the biggest employment challenges that people with disabilities face including how work income affects public benefits such as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Medicare, and Medicaid. We offer training for:

- Job developers and employment specialists
- Individuals with disabilities who receive SSI and/or SSDI and family members

The Nuts and Bolts of SSI and SSDI, Public Health Insurance and Other Public Benefits In-person: 11 hours, Virtual: 10.5 hours)

This comprehensive training provides detailed information on both Social Security disability benefit programs (Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)), work incentives and health insurance (Medicare and Medicaid) associated with each program, and other public benefits that are available. This training is typically provided in one of two ways.

1. In-Person: three segments over two consecutive days, one full-day and one half-day
2. Virtual: three segments over three consecutive half-days (3 ½ hours each day, typically mornings)

The first segment focuses on the SSI program and how its work incentives are available to certain subsets of the beneficiary population and demonstrates how each incentive can reduce, to some degree, the impact that work income normally has on SSI cash benefits. The SSI monthly calculation is reviewed and is the basis of one of the training's major group activities.

The second segment focuses on the SSDI program and demonstrates how use of its associated work incentives may delay case closure, prolong the continuation of cash benefits, preserve public health insurance, or help reinstate cash and healthcare benefits to former beneficiaries.

The last segment focuses on eligibility requirements and dispute resolution processes of health insurance available to recipients of SSI and SSDI including Medicare, MassHealth Standard, CommonHealth, and One Care, and the benefits of the Medicaid-Buy In program for working beneficiaries. We also explore various other public benefits including Supplemental Nutrition Assistance Program (SNAP), Subsidized Housing, Emergency Assistance to Elderly Disabled and Children (EAEDC), and Transitional Aid to Families with Dependent Children (TAFDC).

This training is appropriate case managers, vocational rehabilitation counselors, employment specialists and other staff that work closely with SSI and SSDI recipients to achieve employment goals.

After attending this training, participants will be able to:

- Verify and differentiate the various disability benefits.
- Inform clients of the rules to report work income.
- Explain how earnings will impact cash, healthcare and other public benefits.
- Describe how Social Security work incentives can help working beneficiaries.
- Direct clients to resources to address employment and benefit needs.

Participants receive a comprehensive set of training materials, including an SSI calculation tool that can be used to assist beneficiaries in planning and managing their return to work.

Disability Benefits and Transition Age Youth (2 hours)

This training provides information related to the significant benefit changes that young adults with disabilities need to understand as they approach adulthood. These changes include the mandatory Supplemental Security Income (SSI) Age 18 redetermination process, how adult benefits differ from childhood-related benefits under both Social Security programs (SSI and Social Security Disability Insurance (SSDI)), and how changes to public health insurance can occur. There is a special emphasis on young adult-related programs and work incentives such as Section 301 (Continued Payment under a Vocational Rehabilitation or Similar Program), Student Earned Income Exclusion (SEIE) for SSI recipients age 21 and younger, and Plan to Achieve Self Support (PASS) that can help young adults leverage financial resources to fund their education.

This training is appropriate for young adults, parents and other family members, and case managers and other staff that work closely with transition age youth who receive SSI and/or SSDI.

After attending this training, participants will be able to:

- Navigate through the redetermination process and changes to public health insurance.
- Differentiate adult benefits from childhood benefits under both SSI and SSDI.
- Utilize work incentives that support young adults with educational and employment goals.

Overview of Social Security Work Incentives for Families and Persons Served (2 hours)

This training highlights the main barriers to employment for Social Security disability beneficiaries. Participants are educated on existing work incentives, reporting requirements, beneficiary rights and employment support programs that can help them realize that work is possible. A variety of community resources are shared so individuals know where and how to obtain the appropriate supports they may need to make informed decisions about employment and benefits.

This training is designed for individuals with disabilities who receive SSI and/or SSDI and family members.

The Basics of Social Security Work Incentives for Providers (2 hours)

This training addresses common myths around work and Social Security disability benefits (Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)), while providing an overview of work incentives that offset the myths. Participants will review the major differences between SSI and SSDI, how work earnings affect cash benefits, public health insurance (Medicaid and Medicare), and other public benefits, i.e. Supplemental Nutrition Assistance Program (SNAP), Subsidized Housing, and best practices on reporting earnings and other changes to state and federal agencies that administer the benefit programs.

This training is appropriate for case managers, vocational rehabilitation counselors, employment specialists that provide employment support services for SSI and SSDI recipients.

After attending this training, participants will be able to:

- Debunk the myths that are associated with SSI, SSDI, and work.
- Recognize the differences between SSI and SSDI including how earnings from work affect each one.
- Identify work incentive programs and associate them with SSI, SSDI, or both.
- Employ best practices to report earnings to public agencies.

Public Benefits and Employment Training (continued)

The Plan to Achieve Self Support (PASS) Intensive (7 hours)

This training provides in-depth information and tools to assist recipients of Social Security disability benefits to write, submit and maintain a Plan to Achieve Self Support (PASS) commonly referred to as a PASS Plan. PASS plans help qualified individuals pay for key expenses related to achieving vocational goals, including education, transportation and equipment. The goal of PASS is to assist beneficiaries to reach self-sufficiency by becoming independent of benefits.

Participants must have a working knowledge of Social Security disability benefits to attend this training.

This training is appropriate for case managers, vocational rehabilitation counselors, employment specialists and other staff that provide employment support services for SSI and SSDI recipients.

As a result of this training, participants will:

- Gain an understanding of the purpose of PASS and it's benefits.
- Be able to assist clients to determine if PASS is right for them.
- Gain an understanding of how PASS can be used to support a client's work goals.
- Become familiar with the PASS application form and how to complete it for best results.
- Learn how to leverage resources to help complete the PASS application.

Understanding Corporate Disability Inclusion Practices:
An Employment Service Provider Training (6 hours/in-person or 4 hours/virtual)

This interactive workshop increases attendees' comfort level and knowledge of disabilities. Attendees will also increase their understanding of how to effectively educate job seekers with disabilities on corporate disability inclusion practices, characteristics of disability inclusive employers and navigating self-identification and disclosure during the interview and employment process.

The workshop is best suited for staff of universities and community colleges, one stop career centers, state agencies, and community-based organizations that provide job search support and placement assistance services to job and intern seeking students and adults with disabilities.

Topics covered include disability etiquette and awareness, disability sensitivity (in-person only), Americans with Disabilities Act (ADA), Section 503 of the Rehabilitation Act, self-identification, disclosure and interviewing, leading recruitment practices used by employers, and the value proposition for employers to include individuals with disabilities in their recruitment and workforce development strategies.

After completing this training, participants will be able to:

- Challenge personal and public stereotypes, myths, and misconceptions that surround persons with disabilities and employment.
- Articulate the importance of and difference between 'person-first' and 'identity-first' language.
- Describe basic norms for interacting with individuals with specific types of disabilities including apparent disabilities such as vision, hearing and mobility impairments as well as mental health, learning and other non-apparent disabilities.
- Explain why disability is important to business and identify at least 3 benefits to including persons with disabilities in the workplace.
- Differentiate between self-identification and disclosure and counsel job seekers on sharing this information with an employer.
- Identify at least 3 characteristics of a disability inclusive employer.
- Coach job seekers on successful interviewing techniques to increase focus on their ability, not their disability.

Public Benefits and Employment Training (continued)

VBA vs. SSA Benefits and Work (2 hours)

This training addresses the differences between disability benefits offered by the Veterans Benefits Administration (VBA) and the Social Security Administration (SSA). We will discuss:

- VBA benefits: Disability Compensation and Disability Pension.
- SSA benefits: Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)
- The interplay between VBA and SSA benefits and how VBA benefits are affected by SSA benefits.
- VBA program: Compensated Work Therapy (CWT).
- SSA Work Incentive programs including Impairment Related Work Expense (IRWE), Trial Work Period (TWP), Substantial Gainful Activity (SGA), and Extended Period of Eligibility (EPE).
- Public health insurance such as Medicaid and Medicare, and healthcare benefits offered by VBA.

This training is appropriate for Veterans and those who serve Veterans.

As a result of this training, participants will be able to:

- Identify the two disability benefits offered by the VBA and the two disability benefits offered by SSA.
- Describe how criteria-based vs. needs-based VBA and SSA benefits impact each other.
- Articulate the impact of work on each of these benefit programs and individual benefits received.

Stay Connected!

WorkWithoutLimits.org

Contact **Work Without Limits** to discuss your training needs!

forHealth® CONSULTING at UMass Chan Medical School

WorkWithoutLimits™ — PUTTING ABILITIES TO WORK —

© 2026 Work Without Limits is an initiative of ForHealth Consulting, the consulting and operations division of UMass Chan Medical School.