

Benefits Counseling Services Frequently Asked Questions

Massachusetts Cultural Council's Grants for Creative Individuals Program

1. What is a benefits counselor?

A benefits counselor has extensive training in public benefit programs including but not limited to Social Security's Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI); Medicare and Medicaid (called MassHealth in Massachusetts); local, state, and federal subsidized housing; Department of Transitional Assistance benefits, such as Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps, Transitional Aid to Families with Dependent Children (TAFDC), and Emergency Aid to the Elderly, Disabled, and Children (EAEDC); and Veterans Benefits.

[Work Without Limits](#) benefits counselors have been trained and certified by Virginia Commonwealth University in conjunction with the U.S. Social Security Administration (SSA). Our job is to provide high quality counseling regarding the impact of income, earned or unearned, on an individual's public benefits. The Work Without Limits benefits counselors working with the Mass Cultural Council have over thirty years of combined experience and work for ForHealth Consulting at UMass Chan Medical School. The Mass Cultural Council has contracted with UMass Chan to provide free benefits counseling services for applicants or grant awardees of the Grants for Creative Individuals Program who have questions or concerns about how this grant income, along with any other income they may have, could potentially affect their public benefits.

2. Do I need to wait for grant announcements to get services?

No, you don't have to wait. If you applied for the Massachusetts Cultural Council's Creative Individuals grant and have questions or concerns about how this income will impact your public benefits, you can contact us. See the contact information at the bottom of this page.

3. How can I get a benefits counseling meeting scheduled?

To schedule a meeting with a counselor, you can contact us anytime, or if you opted into these free services during your application, you could wait for our intake coordinator to contact you after grant announcements. To contact us anytime, see the contact information at the bottom of this page.

Once we contact you and schedule your meeting, we will send you an email invitation with all the information you need to access and participate in the meeting successfully. If you think it would be helpful to have someone from your support circle join the meeting, please let the intake coordinator know so they can include that person in the invitation as well.

Phone: Toll-free 877-937-9675 (press option 3)
Email: workwithoutlimits_benefitscounseling@umassmed.edu.

4. What if I need a reasonable accommodation, such as a Sign Language Interpreter?

We are more than happy to arrange accommodations for you. Please contact us and let us know exactly what you need. See the contact information at the bottom of this page.

5. What should I do if I can't make the meeting?

We understand that plans change, and unexpected events arise. If you need to cancel the meeting, please notify the intake coordinator as soon as possible, so they can help reschedule the meeting. See the contact information at the bottom of this page.

6. What should I expect to happen on the day of my meeting?

The benefits counselor will contact you at the scheduled time over the phone or via Zoom, whichever you prefer. During the meeting, the counselor will review your household and employment information, as well as discuss your concerns about how the grant may impact your public benefits. They can also inform you of any special programs that you might be eligible for that may help your income and benefit situation, and, if applicable, formally verify your Social Security benefits, including SSI and SSDI. Please note that we will send you a friendly email reminder the day before the scheduled time of your meeting.

7. Will I receive written information regarding how this grant will affect my benefits?

Yes, shortly after your meeting with a benefits counselor, you will receive a summary of the discussion, along with next steps and relevant materials. If applicable, you will also receive a copy of any formally verified public benefits for your records.

8. If I have further questions about my benefits, can I meet with a benefits counselor again?

Yes, after meeting with your benefits counselor, if you have further questions about how the grant from Mass Cultural Council will affect your benefits, please contact your benefits counselor directly or call us at toll-free 877-937-9675 (option 3) or email workwithoutlimits_benefitscounseling@umassmed.edu.

9. Will you report to any public benefit agency that I am getting this grant?

No, we do not share your information with any public benefit agency. Our responsibility is to assist you. We are not mandated reporters, so anything you share with us is strictly confidential.

10. How will you protect my personal information?

All information gathered by us for this service is kept in a secure folder on a UMass Chan Medical School server. Only those who need access to your information, such as our benefits counselors, have access to this folder. Additionally, any personal information we send electronically (email or fax) is done through a secure and encrypted system. Lastly, our benefits counselors undergo a [Tier 2 Suitability Clearance](#) from the federal government so you can be assured we will hold your information in strictest confidence.

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