

Maryland State Department of Education
Division of Rehabilitation Services
Fee for Service Benefits Planning Services Fact Sheet

Updated 1/13

The Maryland Division of Rehabilitation Services administers “fee for service” benefits planning for consumers. A number of individuals and non-profit organizations with credentials in benefits planning/counseling have been approved by DORS to provide this service to DORS consumers statewide, consistent with the requirements indicated below.

Benefits planning/benefits counseling services are a very important part of career decision making for individuals with disabilities who already receive Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI). Benefits planners, also referred to as benefits counselors, are skilled in helping a consumer determine the effect of working on their benefits and are knowledgeable about many work incentives available to beneficiaries.

Approved Providers

Those approved as individual providers have demonstrated and documented the following qualifications. Organizations approved have provided information to DORS confirming that their staff providing the service also comply with one of the following qualifications:

1. CWIC Certification – Virginia Commonwealth University (VCU)
 - Current provisional or full certification as a [Community Work Incentives Coordinator](#), through the Social Security Administration.
 - Within 6 months of DORS approval as a vendor, completion of certification in state work incentives through the Maryland Department of Disabilities, managed by Michael Dalto; (those providing benefits planning services prior to completing state certification will be responsible to consult with co-workers with expertise in state benefits or Mr. Dalto’s office, as needed, until they have completed state certification).
 - On an annual basis, assurance through Mr. Dalto’s office of continuing qualifications/credentials and good standing in benefits planning.

2. Cornell Online Certification
 - Provide documentation of completion of Cornell University’s Certificate in Benefits and Work Incentives Planning and Assistance program.
 - Complete Maryland State Certification courses prior to approval as a DORS vendor.
 - Complete Maryland State Certification within 3 months of approval as a DORS vendor.
 - On an annual basis, assurance through Mr. Dalto’s office of continuing qualification/credentials and good standing in benefits planning.

Status of Vendors

Organizations approved to be vendors are private, non-profits. Individuals approved to be vendors have established themselves as a business entity (e.g., sole proprietor; LLC).

Vendor Approval Process

Individuals and non-profit organizations interested in providing services through the fee for service model may apply to DORS as Vendors using the [Provider/Vendor Application](#) available on DORS website. Attachments to the Provider/Vendor Application shall include CWIC provisional certification or completion of Cornell online certification (mandatory), and status regarding state-level certification. In the event an applicant has CWIC certification but has not yet completed state-level certification, information regarding knowledge of state benefits and how state benefits will be addressed in providing services to DORS consumers.

Ethical Standards

As part of the approval process, benefits planning services providers will be required to agree to the terms of the *DORS Ethical Standards Agreement for Benefits Counseling Vendors* and sign a related Acknowledgement. Both the Agreement and Acknowledgement are available on the [DORS website](#).

General Benefits Planning Information – No Cost

DORS counselors provide general information to consumers who are beneficiaries about work incentives including the following:

- Provision of the [Fact Sheet: Work Incentives for Beneficiaries of SSI and/or SSDI](#) (RS-1k).
- Videos of Michael Dalto presenting an overview of work incentives for individuals who receive SSI or for individuals who receive SSDI. These are available in each DORS office.
- Participate in an overview by WTC benefits planners at WTC (WTC consumers and DORS consumers in Central Maryland).
- WTC has a limited capacity to provide individualized benefits counseling services for WTC students. WTC will advise DORS staff about provision of this service at the Center. (Questions? Contact the [WTC Case Manager](#) for Benefits Counseling services.)

Menu of Individualized Services – Fee for Services

The following services are provided on a fee-for-service basis by approved providers/vendors. Emphasis is on in-person, individualized consultations, with some follow up by phone or email, as appropriate. Provision of initial services by phone would require a special exception and justification. In consultation with the consumer, DORS counselors shall select the most appropriate service. It is very unlikely that an individual would need all of the available benefits planning services unless services are provided over an extended period of time and circumstances of the individual substantially change.

1. **Pre-employment consultation, education and information.** \$235. The DORS Counselors may authorize this service without further approval. This service is usually for eligible DORS consumers early in the rehabilitation process and may be provided to consumers in *all statuses except Application*. It involves one face-to-face meeting of 1½ to 2 hours and obtaining/analyzing a Benefits Planning Query (BPQY) for the individual. The BPQY includes information documenting past work, actual benefits and use of trial work.

This service is for individuals (1) who may be ambivalent about working and (2) who express an interest in working but have little idea what field they may pursue and are working with their DORS counselor to identify employment options. (Individuals who are sure that they want to work and have an idea what type of work they want to pursue should be referred for #2 below, Benefits Analysis.) The Pre-Employment Consultation includes basic education about work incentives and impact of working on various benefits. In making a referral, the DORS counselor should verify if the consumer receives SSI and/or SSDI, and whether the consumer has Medicaid or Medicare.

As documentation of the service, a summary letter will be provided to the consumer and referring DORS counselor with an explanation of work incentives and other pertinent information discussed, including findings from and a copy of the BPQY. The letter and BPQY will be sent with the invoice for the service, no later than three weeks after the service was provided.

No show fee: After the DORS counselor and provider have contacted the individual about the meeting: \$50.

2. **Benefits Analysis.** \$665 (If Pre-Employment Consultation including the BPQY at the \$235 rate was provided to the consumer within the prior six months, the fee is reduced by \$135 to \$530. The fee reduction will not apply if the consumer's circumstances have changed so significantly since the consultation that the information contained in the consultation letter is no longer applicable.)

Approval of the DORS Supervisor is required for this service, which is for consumers in *Service status* or beyond. It should be completed within two months, and is anticipated to take up to 18 hours for the provider. Two face-to-face meetings: the first meeting to begin to gather information, begin to verify benefits and impact, give an overview of work incentives, find out important support persons in the consumer's life; the second meeting toward the end to discuss results and next steps, to include the DORS counselor and consumer and consumer's representative and other support providers as appropriate. This service is for individuals who feel confident they want to work, have a goal of working more than 10 hours a week, and may have an idea of the type of work they want to do. It is also for consumers who have been offered a job or are employed.

The Benefits Analysis includes verification of benefits through the Benefits Planning Query (BPQY), gathering information about benefits from all relevant sources, such as SSA, Medicaid, Medicare, food stamps, subsidized housing, etc., and conducting a detailed, in-person intake interview with the consumer to begin to analyze which work incentives could apply to their situation and the impact considering various scenarios (i.e., not working, working part-time and working full-time).

Documentation of the service must be provided no later than three weeks after provision and shall include a written Benefits Analysis document, a Bottom Line Comparison, and a copy of the BPQY if not previously provided during a Pre-Employment Consultation. This documentation shall be provided to the consumer and referring DORS counselor along with the invoice for the service. Relevant brochures and fact sheets will also be provided.

Follow-up. The benefits counselor shall provide up to three hours of consultation subsequent to provision of this service without additional charge. If additional hours of consultation are needed and justified, the benefits counselor may request paid consultation – see # 3, Additional Services.

No show fee: If the DORS consumer becomes non-responsive after three attempts and notification to the DORS counselor (after the second attempt), the provider may bill DORS for one quarter of the fee and the service will be suspended.

3. **Additional Services.** \$42 per hour. Referrals for these services are for individuals in *Service status* and beyond, and require approval of the Supervisor (up to 6 hours) and the Regional/Program Director (more than 6 hours). DORS counselors shall discuss with the Supervisor and/or Regional/Program Director the specific services requested and anticipated number of hours, which are to be specified on the authorization.

Providers will offer the following services at an hourly rate, with pertinent documentation provided to the DORS counselor along with the invoice no later than three weeks after the service is provided:

- a. Establishing an SSA Work Incentive (e.g., Impairment Related Work Expense (IRWE), Blind Work Expense, Student Earned Income Exclusion, Subsidy/Special Condition, Unsuccessful Work Attempt).
- b. Establishing a non-SSA work incentive (e.g., Employed Individuals with Disabilities, HUD Earned Income Disregard, Individual Development Account).
- c. Solving a specific benefits issue, (e.g., requesting reconsideration or waiver of overpayment, attending hearing meeting with SSA representative).
- d. Developing a Work Incentives Plan (WIP).
- e. Assisting with work review by SSA (review by SSA of recent earnings and impact on benefits).
- f. Establishing a Plan for Achieving Self Support.
- g. Providing consultation regarding impact of internship stipend on benefits.
- h. Providing follow-up consultation beyond 3 hours for an individual who has had a Pre-Employment Benefits Summary and Analysis or a Written Work Incentives Analysis within six to 12 months.
- i. Providing a revised benefits analysis if the person gets a raise, a change in benefit entitlement (e.g., from SSI to SSDI), etc.
- j. Benefits Check – when an individual has a change in their benefit status (e.g., increase, decrease, suspension) or their employment situation changes (e.g., new job, promotion, termination); this would be a reassessment of how changes would impact benefits. An addendum to the Benefits Summary and Analysis would be provided.
- k. Other issues (description of and justification for the specific service requested shall be forwarded to the regional/program director for approval, regardless of the number of hours requested).

DORS Selection of Provider

In those instances where an organization is approved to be a vendor for benefits planning services, DORS reserves the right to request a specific benefits planner in making a referral for services. The organization may set certain conditions for referrals to a specific benefits counselor (i.e., only for consumers within a specific geographic area, limits on numbers of referrals), but the organization may not substitute a different benefits counselor for the one requested unless DORS consents.

Referral Process

The Approved Benefits Planning Providers page on InDORS includes information about making referrals for this service. DORS Staff shall use the form RS-1h, *Referral for Benefits Planning Services* in making the referral, and shall include as much relevant information with the referral as is available.

ASL Interpreter Services

DORS will arrange and pay the cost of interpreter services required for consumers who are deaf to participate in benefits planning services.

Payment for Vendor/Provider Travel

\$35 per hour. Every attempt will be made to schedule several consumers for benefits counseling on the same day at the same location. Providers/vendors may invoice for travel time only once when multiple consumers are seen in the same visit. See Payment for Benefits Counselor Travel Time on the Benefits Planning page, Specialized Resources on InDORS.