



2022

MICHIGAN DEPARTMENT OF
HEALTH AND HUMAN SERVICES
BENEFIT-TO-WORK (B2W)
REPORT



Fiscal Year 2022

2022 Michigan Department of Health and Human Services Benefit-to-Work (B2W) Report

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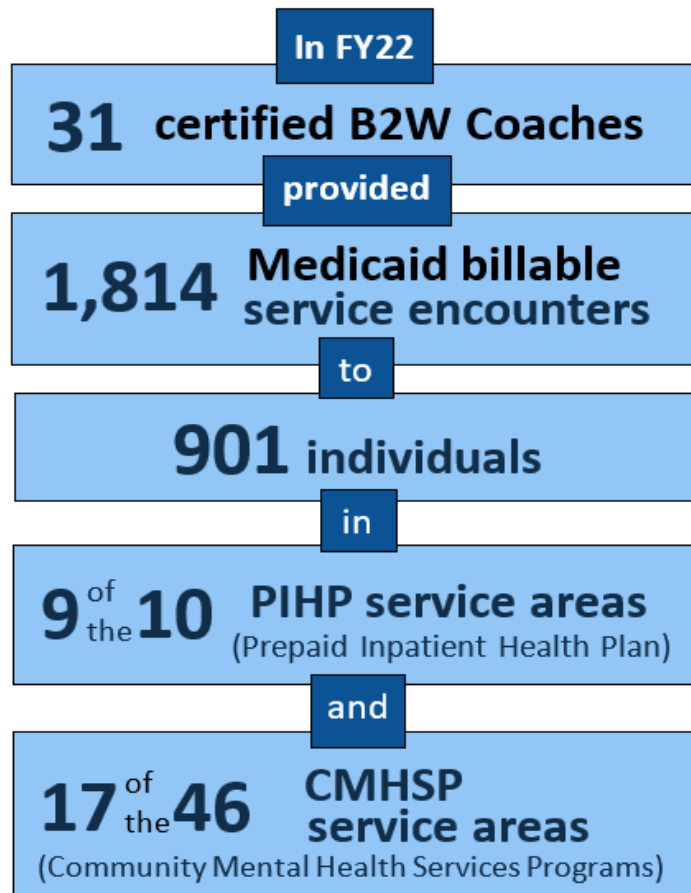
The following is a list of acronyms frequently used within this report:

- AD-Care: Aged and Disabled Medicaid
- B2W: Benefit-to-Work
- BEP: Break Even Point
- BPHASA: Behavioral and Physical Health and Aging Services Administration
- BPQY: Benefit Planning Query
- CDB: Childhood Disability Benefit (formerly Disabled Adult Child (DAC))
- CMHSP: Community Mental Health Services Program
- CPWIC: Community Partner Work Incentive Counselor (Virginia Commonwealth University)
- DAC: Disabled Adult Child
- DB101: Michigan Disability Benefits 101 website (<https://mi.db101.org/>)
- DWB: Disabled Widow/er Benefit
- FTW: Freedom to Work Medicaid
- HMP: Healthy Michigan Plan
- IPS: Individual Placement & Support
- MDHHS: Michigan Department of Health & Human Services
- PIHP: Prepaid Inpatient Health Plan
- SGA: Substantial Gainful Activity
- SSA: Social Security Administration
- SSDI: Social Security Disability Insurance
- SSI: Supplemental Security Income
- TA: Technical Assistance
- WIP-C: Certified Work Incentive Practitioner (Cornell University)

**2022 MDHHS
Benefit-to-Work
Report**

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Executive Summary

The Michigan Benefit-to-Work (B2W) coach model is intended to help address the fear of loss of public benefits as a barrier to work. As the model continues to evolve and be a trusted source of information and support; more individuals and professionals are receiving accurate information regarding benefits and work, which promotes employment. As a result, more individuals choose to work, stay employed and/or increase employment earnings.

This is the second annual Benefit-to-Work report developed for the Michigan Department of Health and Human Services (MDHHS) and Behavioral and Physical Health and Aging Services Administration (BPHASA). The annual report is intended to provide an update of the B2W model evolution, progress, strategies, characteristics, data, and statistics. It is not intended to provide a comprehensive documentation of the model development, history, components, and certification. This foundational information can be found in the first MDHHS B2W report prepared for fiscal year 2021 and can be found on the [MDHHS Mental Health Spotlight](#) webpage.

Benefit-to-Work Success Stories

You Helped Me Out with Everything!

Kelly was concerned about how her benefits would be affected by returning to the work force. She met with Sharron Brand, a micro-certified Benefit-to-Work coach from Do-All Inc. With Kelly's consent, Sharron requested a Benefit Planning Query (BPQY) from Social Security and then did a Benefit and Work estimator session on Michigan's DB101 website. Kelly found that she could work part-time, making \$9.87 per hour without it affecting her Medicaid. When asked about her experience with Sharron, her B2W coach and job developer, this is what Kelly said:

"You helped me out with everything! You got me the benefit query and walked me through the estimator session on the DB101 site. From that I was able to understand how working three days a week wasn't going to affect my Medicaid benefits. I was so relieved to find out that my Medicaid benefits wouldn't be interrupted. That was my biggest concern about working. You also helped me set up the My Social Security profile page so that I could submit my earnings online, which saves me a trip to the Social Security office to submit copies of my paycheck stubs."

Kelly is settling into her role as a hostess at Big Boy and receives praise from her coworkers on how well she does her job and how she helps wherever she can. Way to go Kelly!

More Benefits for Becca!

In 2018, Becca began working and wanted to better understand her benefits and the impact of work, so she was connected to Erika Rice, a certified B2W coach at St Clair County Community Mental Health (SCCCMH). At the time, Becca was receiving both SSDI and SSI benefits. Becca received the assistance she requested from Erika and began to build a foundation of understanding of available work incentives. Erika and Becca continued to meet periodically over the years whenever there was a change to Becca's income or work or anytime she had a question. At one of these subsequent meetings, Becca indicated that her father had recently retired and started collecting a Social Security retirement benefit. This piece of information caused Erika to wonder if Becca might be eligible for an additional Social Security benefit. After investigating it further, Erika advised Becca that she was likely eligible for a benefit called, Childhood Disability Benefit (CDB). To be eligible for a CDB benefit, a person's disability had to have begun prior to their 22 birthday and a parent must be either collecting a Social Security retirement benefit, collecting SSDI or is deceased and had "insured status" for Social Security benefits. From Erika's advice, Becca contacted her local Social Security office to apply for the CDB benefit. Becca was ultimately awarded this additional benefit! This additional benefit not only provided her extra financial security, but also afforded her eligibility to a special protected Medicaid benefit to ensure this benefit stays in place!

Medicaid 1619(b) to the Rescue!

Mike began receiving SSI Medicaid in 2017 and worked several part-time jobs on and off over the years. He spoke frequently of wanting to not rely on SSI income alone with a desire to return to more meaningful full-time employment.

In late 2021, Mike connected with Lapeer County Community Mental Health's Individual Placement and Support (IPS) employment program and their Benefit-to-Work coach, Kevin Mountz. He has numerous health and physical-related barriers to employment. In addition to the support he receives from his IPS employment specialist, Mike met with Kevin to understand how his benefits would be affected by work. By early 2022, Mike had three different viable manufacturing position job offers! Mike identified that one of these jobs met most of the criteria he had set in looking for employment and began working. Mike reconnected with Kevin, his B2W coach, to receive a full analysis of this income and the impact it would have on his benefits. Mike found that he would get way ahead financially, even though his SSI payment would be reduced to \$0. Mike felt most satisfied learning that his Medicaid health care coverage would continue under the Social Security 1619(b) work incentive!

New B2W Program Shines & Saves!

Saginaw County Community Mental Health Authority (SCCMHA) applied for funding under a Community Development Block Grant to implement a Benefit-to-Work (B2W) coach. In early 2022, Matthew Chappel joined the SCCMHA-supported employment team to fill the B2W coach role.

After completing the B2W certification, Matt started receiving referrals from within the supported employment team. After about four months, Matt and his supervisor, Rocky Archangeli, decided they were ready to expand the B2W services to offer it to SCCMHA's case management teams and their extended network of contract providers. As an introduction to B2W services Matt gave a series of presentations to these providers, sharing information on SSA benefits, rules, and work incentives.

Through his work, Matt began noticing many individuals he worked with struggled with managing and saving money, even though they now had more money by working! Matt and Rocky went back to the drawing board once again and sought out effective and efficient ways to teach basic financial literacy skills. Matt has now incorporated teaching basic financial literacy to the individuals receiving B2W services.

The SCCMHA team, in a very short time, implemented B2W services to fit the needs of individuals experiencing a serious mental illness and receiving services from SCCMHA!

Overview of Benefit-to-Work Model

The Michigan Benefit-to-Work (B2W) model was developed to address the fear of losing public benefits as a barrier to employment. Further, the model addresses a capacity problem of not enough well-trained, knowledgeable, and actively practicing benefit planners. The B2W model is a component of a three-level tiered approach to address these issues (Figure 1).

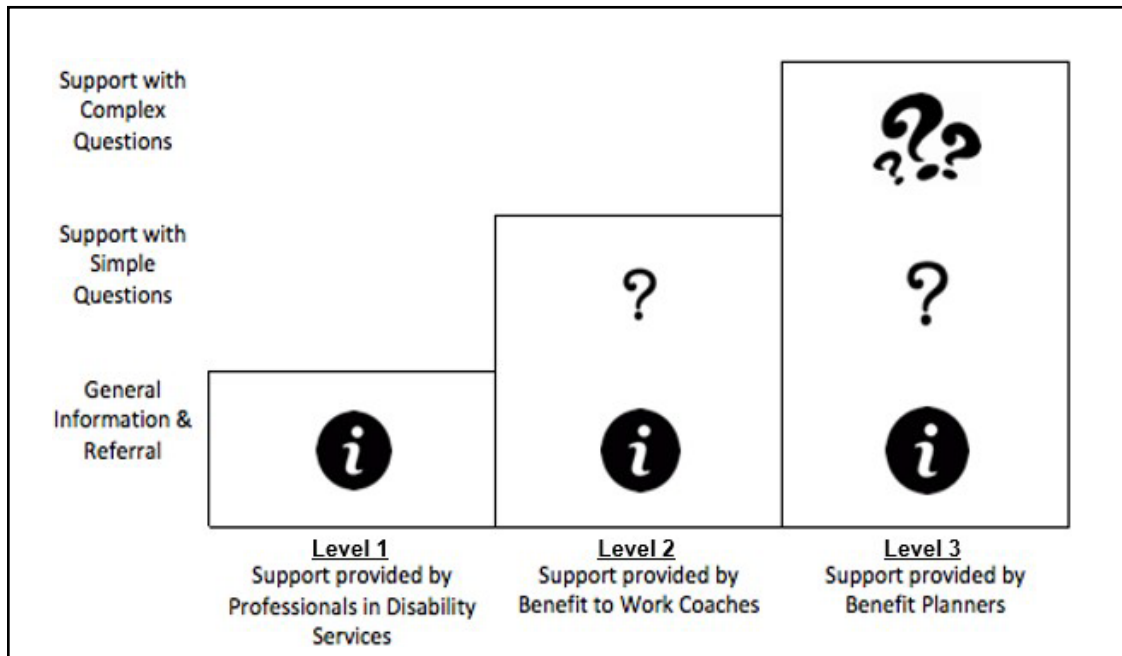


Figure 1: Three-Level tiered approach to addressing fear of loss of benefits as a barrier to employment.

- Level 1: Dispelling Benefit-to-Work Myths
 - To provide general information regarding the effect of work on benefits and refer to a benefit expert to professionals providing services to individuals experiencing a serious mental illness.
- Level 2: Benefit-to-Work Coach
 - To provide individualized advice on the effect of work on benefits for simple (non-complex) benefit and work-related questions and concerns.
- Level 3: Benefit Experts/Planners
 - To support individuals with complex benefit and work questions and concerns.

Benefit-to-Work Coach Data Collection & Analysis

B2W Data Collection Pilot

As of May 1, 2020, it became an expectation for all credentialed Benefit-to-Work (B2W) coaches to collect and submit statistical data regarding the services they provide. The data collection effort is intended to show the scope of the work performed by B2W coaches, its impact on both individuals and agencies, and to strengthen and grow the B2W model.

As the data collection effort continues to be piloted, BPHASA offers reimbursement funding (as available) to the agency of each micro-certified B2W coach. The pilot reimbursement funding began with the first data request in fiscal year 2020 and has continued through fiscal year 2022. Funding is subject to availability and to change without notice.

Credentialed B2W coaches collect data regarding the services they provided and submit this to BPHASA on a quarterly basis. Data collection does not include personally identifiable information (PII) of the individuals served. Current data collection markers include:

- Dates of service/ number of service encounters.
- B2W referral reason.
- Social Security disability benefit type.
- Medicaid benefit category.
- Employment status and changes, including wage information.
- Social Security work incentive usage.
- Cases requiring a referral to a benefits planner.

B2W Data Findings FY 2022 Data Collection Period: 6/1/2021 to 5/31/2022

Individuals Served, Service Encounters and Type of Services

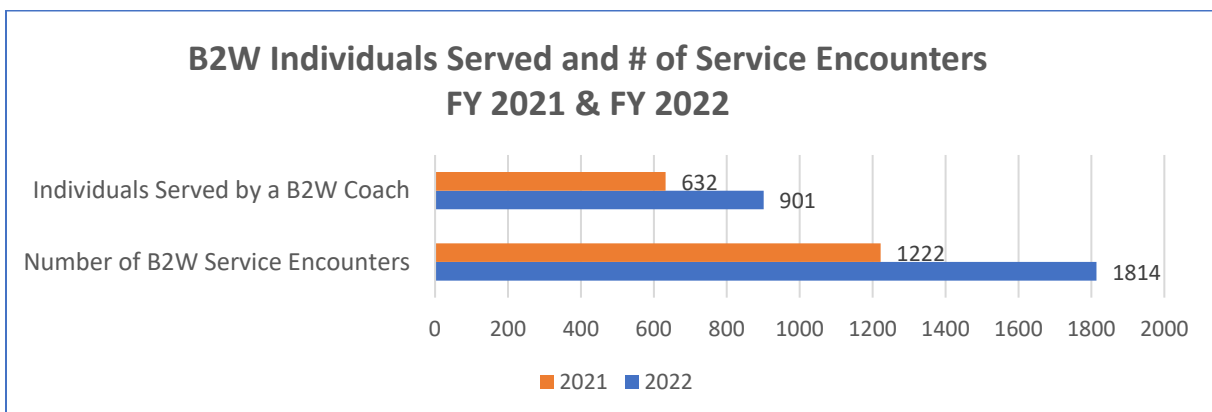


Table 1: Individuals Served and Number of Service Encounters – Comparison of Fiscal Year 2021 to 2022

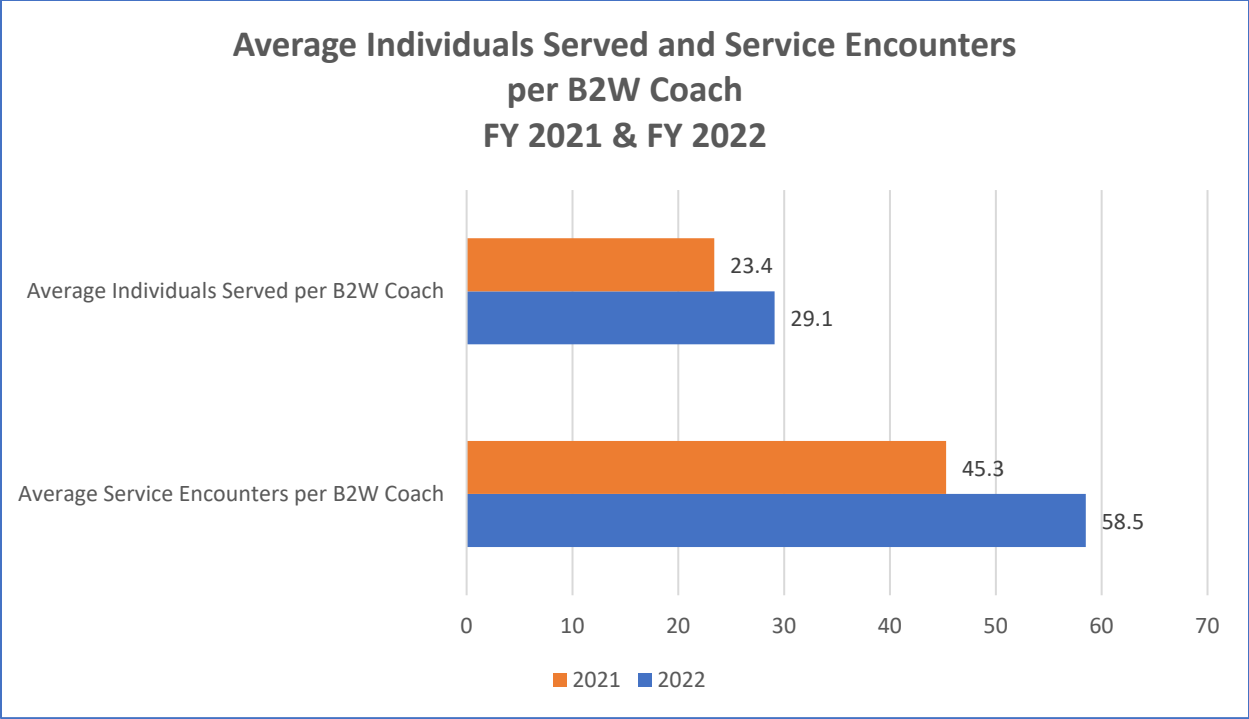


Table 2: Average Number of Individuals Served and Service Encounters per B2W Coach – Comparison of FY 2021 to FY 2022

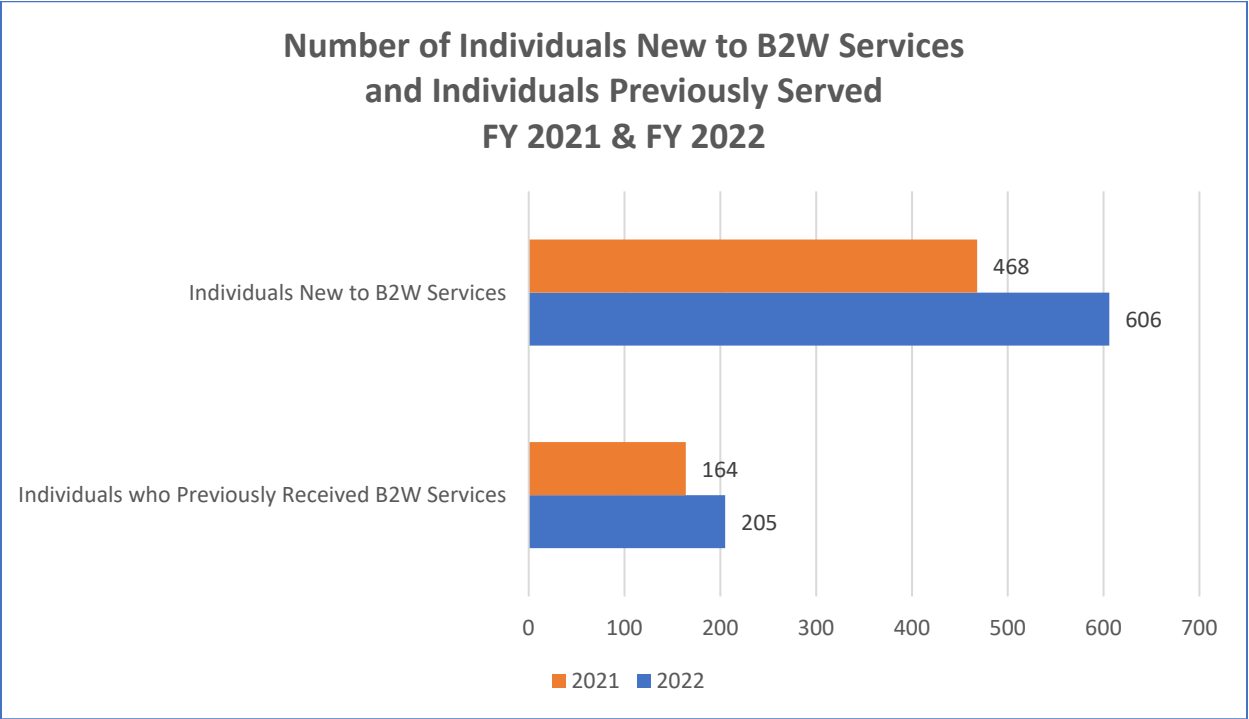


Table 3: Number of New Individuals Served and Number of Previously Served Individuals – A Comparison of FY 2021 to FY 2022

**Services Provided by B2W Coaches
FY 2022**

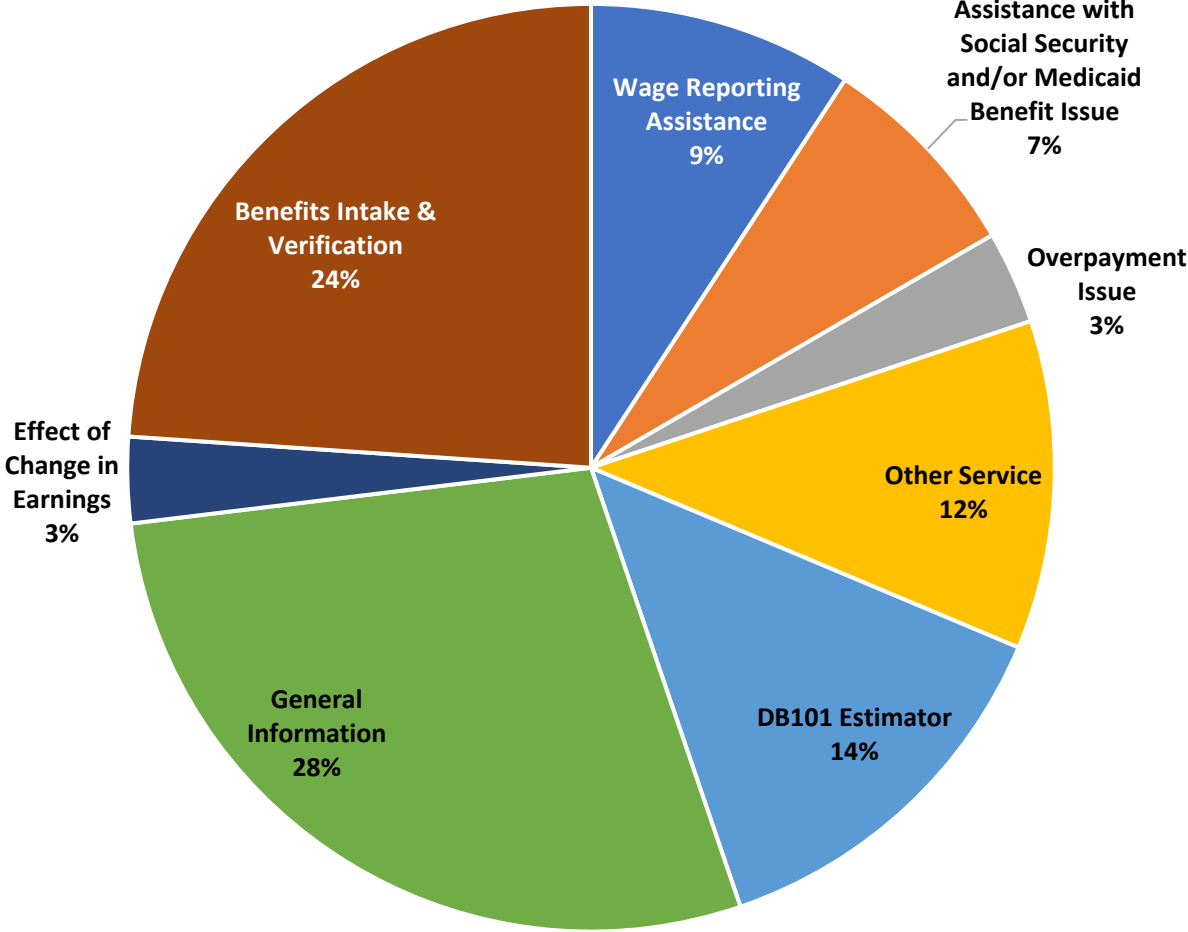


Table 4: Type and Frequency of Services Provided by B2W Coaches in FY 2022

Benefits Received by Individuals Served

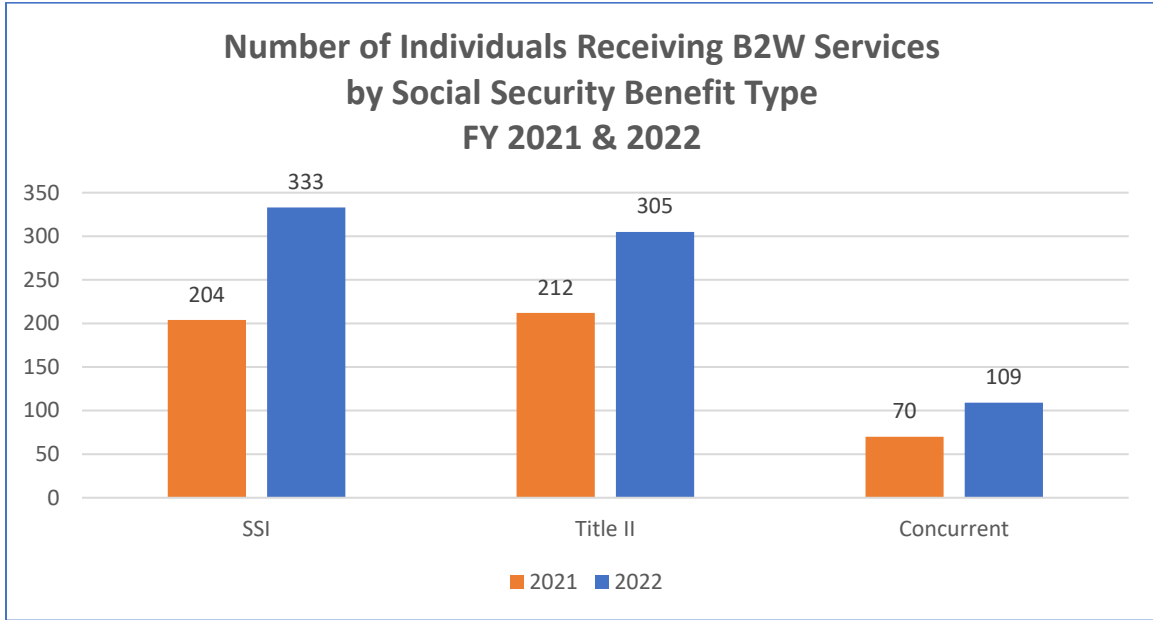


Table 5: Type of Social Security Benefit Received by Individuals Receiving B2W Services in FY 2021 & FY 2022.
Definitions: Title II: Receiving SSDI, CDB and/or DWB. Concurrent: Receives SSI and a Title II Benefit.

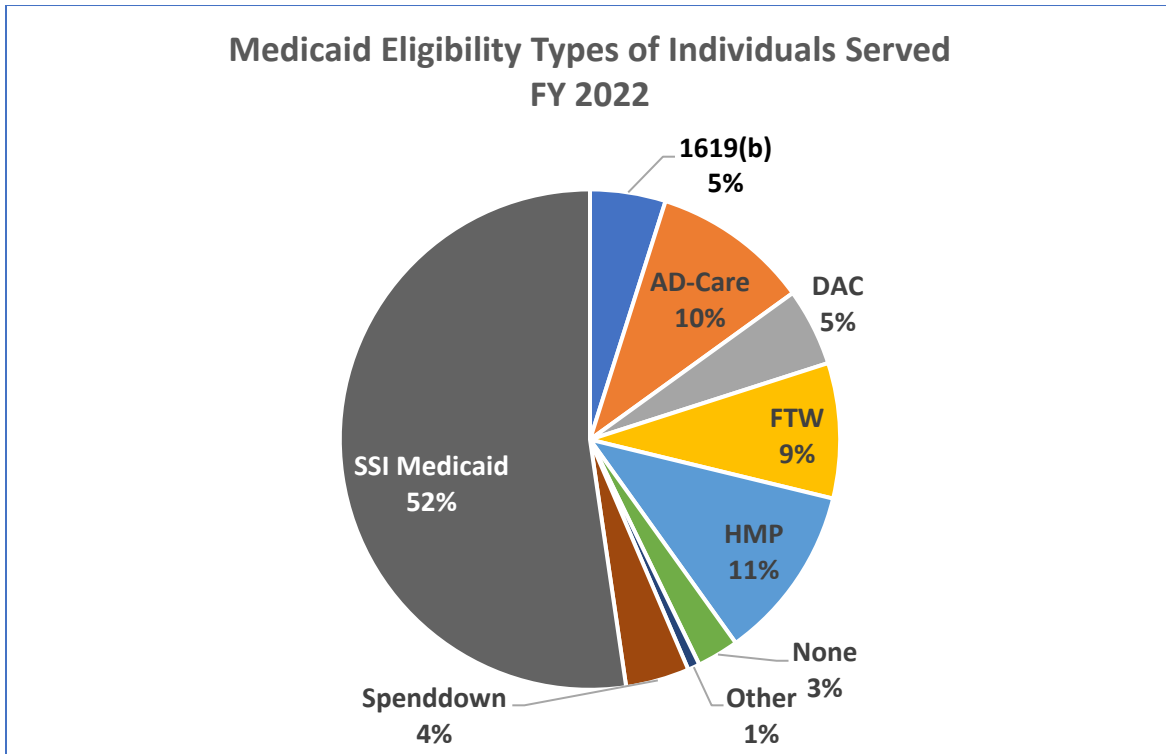


Table 6: Medicaid Eligibility Types of Individuals Served in FY 2022

Employment Data of Individuals Served

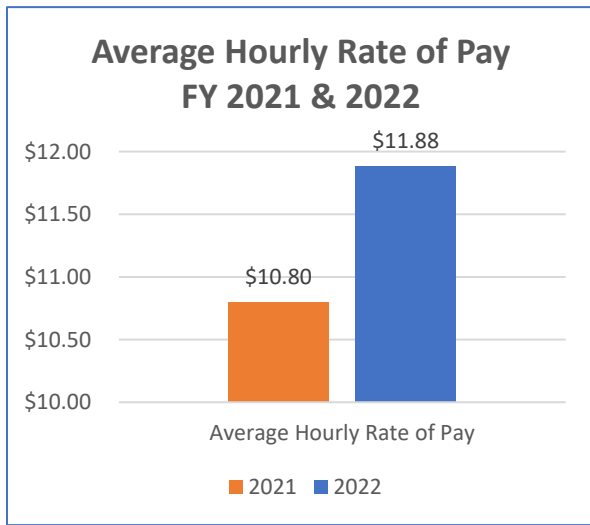


Table 7: Average Hourly Pay Rate of Individuals Receiving B2W Services in FY 2021 & 2022

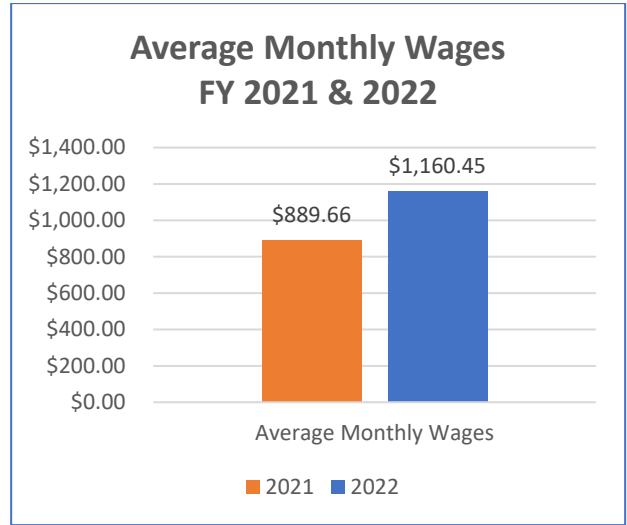


Table 8: Average Gross Monthly Wages of Individuals Receiving B2W Services in FY 2021 & 2022

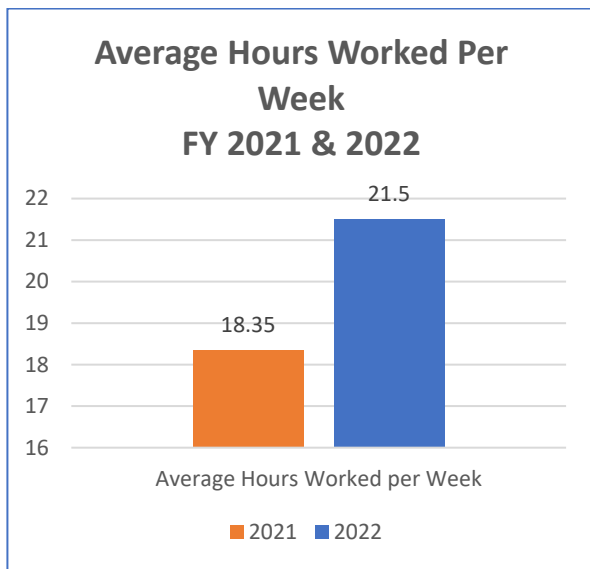


Table 9: Average Hours Worked per Week of Individuals Receiving B2W Services in FY 2021 & 2022

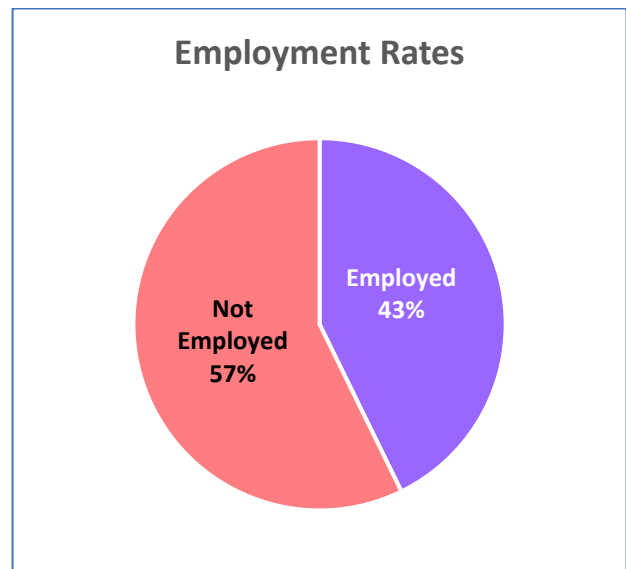


Table 10: Employment Rates of Individuals Receiving B2W Services in FY 2022

- 58 Individuals moved from not employed to employed after receiving B2W services.
- 14 Individuals increased their earnings after receiving B2W services.

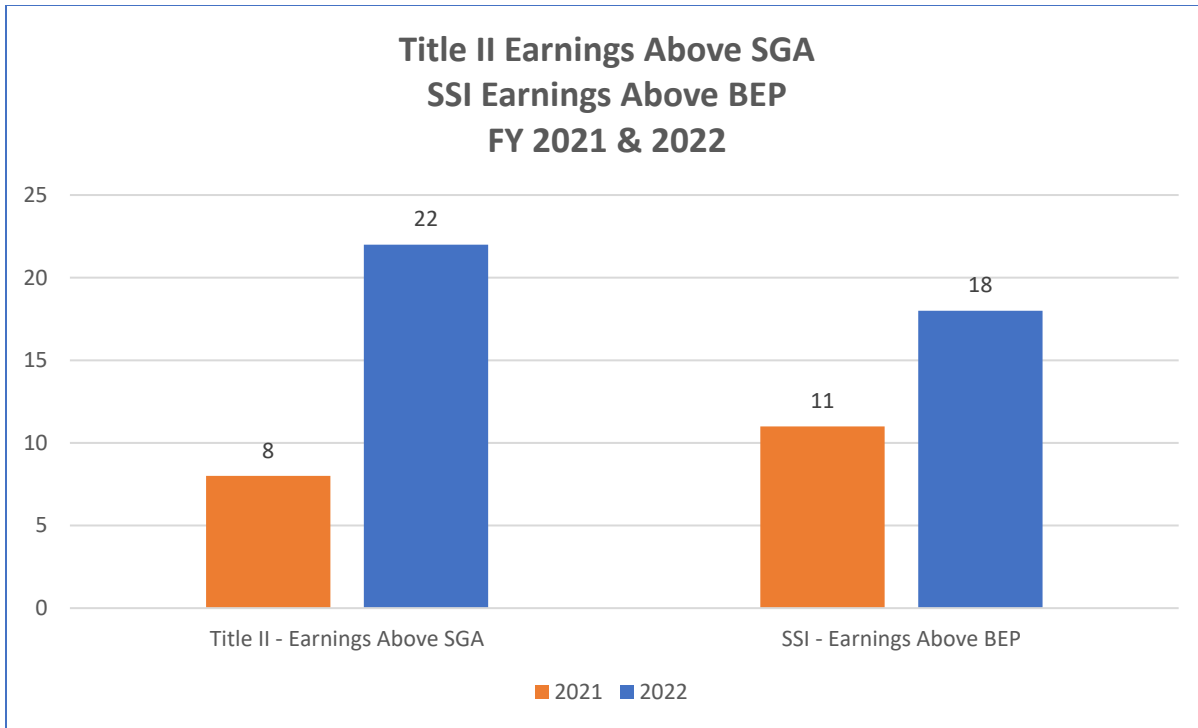


Table 11: Title II Beneficiaries with Earnings Above SGA and SSI Beneficiaries with Earnings Above the Break-Even Point (BEP) – FY 2021 & 2022

Speculations:

Medicaid Spenddown Savings Speculation: In addition, if/as the 32 individuals noted above whose current Medicaid eligibility is a Medicaid Spenddown begin working and transition to Freedom to Work (Medicaid Buy-In), it results in a savings of general fund:

- Average yearly spenddown cost covered by general fund: \$850 average monthly spenddown x 12 months = \$10,200.
- If/as the 32 individuals transition to Freedom to Work, this would result in a reduction of yearly general fund costs: 32 x \$10,200 = \$326,400.

SSI Savings Speculation: The following represents speculated savings of SSI funds by SSI beneficiaries who were working and who were served by a B2W coach within the last data collection period.

- Total SSI beneficiaries combined monthly earnings: \$115,037.29.
- Using the SSI and work calculation, this results in a monthly savings of SSI funds totaling: \$40,491.32.
- Which represents a total SSI savings per year of \$485,895.78.

Benefit-to-Work Coach Model Progression

Additional information and data regarding the Benefit-to-Work coach credential expectations and training can be found in Appendix A.

Development & Progress of Micro-Certified Benefit-to-Work Coach

The B2W coach credential was officially initiated at the July 2019 B2W coach training. All subsequent B2W trainings sessions include a requirement that participants will seek the credential. In addition, individuals who had completed a B2W coach training prior to the initiation of the credential were offered a path to pursue the credential.

Since the inception of the B2W coach credential, 59 individuals have successfully obtained the credential. This includes 16 individuals who had attended a B2W training prior to July 2019. As of September 2022, 34 individuals currently hold the B2W credential (see Appendix B for full list). Collectively, the B2W coaches provided services within 19 Community Mental Health Services Program (CMHSP) service areas (see figure 9). Further, they are within nine of the 10 Prepaid Inpatient Health Plans (PIHP) systems across Michigan.

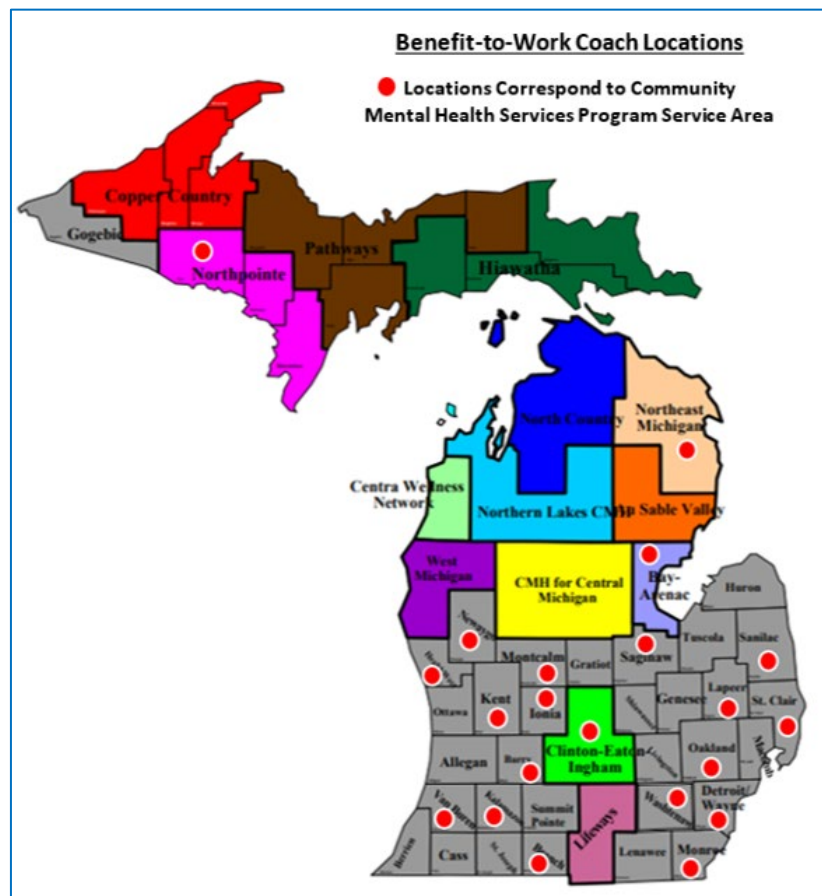


Figure 2: B2W Coach Location by CMHSP Service Area

Of the 34 certified B2W coaches, six have been certified over three years, eight have certified over two years, six in more than a year and 14 in less than one year.

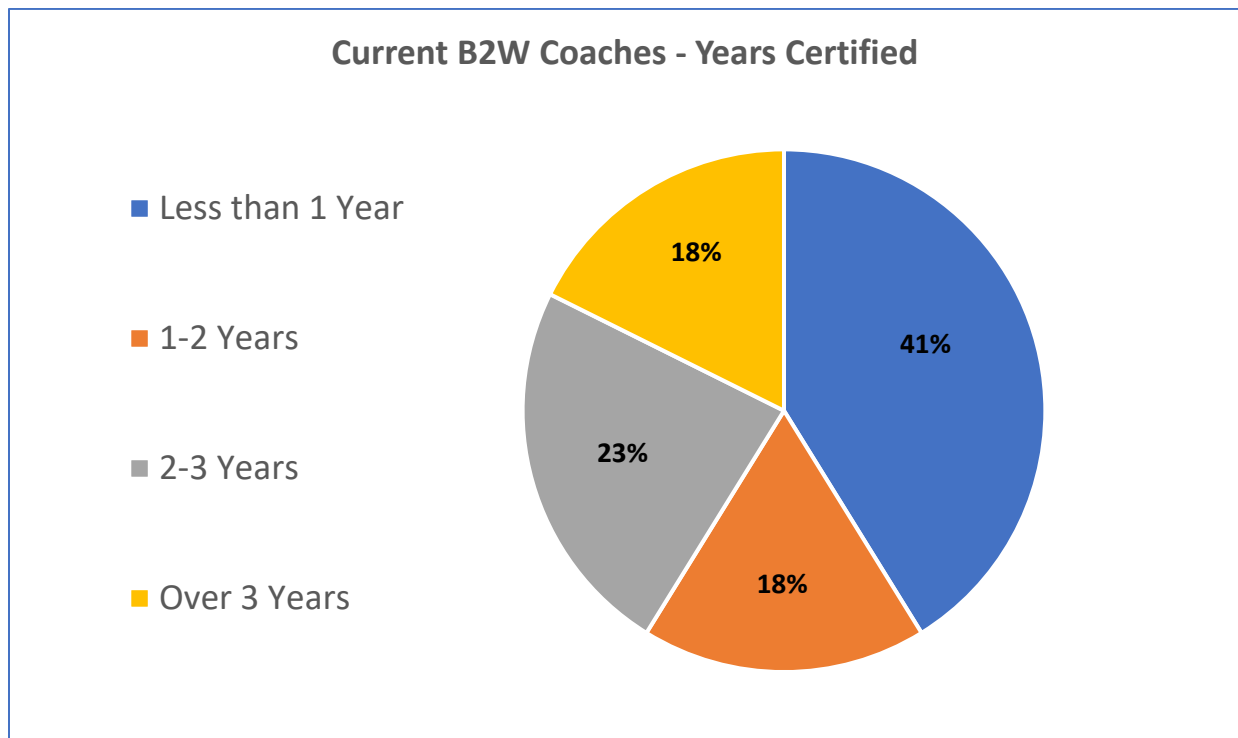


Table 12: B2W Coaches by Number of Years Certified

Looking at the attrition of B2W coaches, since the credential inception, 25 B2W coaches did not renew the credential. The majority did not renew due to leaving the agency in which they served as a B2W coach (15). Eight coaches did not seek recertification as they were unable to meet the service delivery standard. One former B2W coach transitioned to a management role and no longer has the capacity to serve as a B2W coach, and one B2W coach did not seek recertification.

Benefit-to-Work Coach Network

B2W Webinars & Ongoing Education

As noted above, B2W coaches are required to engage in ongoing education to maintain the credential. To support the coaches in this effort, a monthly live webinar is offered. Webinar topics are intended to assist coaches to further solidify their knowledge of public benefit work incentives, improve service delivery, provide updates to work incentive policies, allow for discussions and develop a network of support amongst the coaches. Coaches can attend the webinars live or can view a recording of the webinars at their convenience. Webinar topics over

the past year have included: overpayments; SSDI and transition to retirement; insured status for Social Security benefits; retrospective monthly accounting for SSI; Medicaid refresher; explaining SSI and SSDI work incentives; marketing B2W services; B2W jeopardy – questions related to various work incentive topics; and unwinding pandemic provisions for public benefits.

Technical Assistance – Work Incentives

Once B2W coaches obtain their initial certification, they are required to engage in reviewing new cases with the B2W state lead. This is to aid newly credentialed coaches in further solidifying their knowledge of work incentives and in honing their skills in delivering the service.

All credentialed B2W coaches can access technical assistance (TA) from the B2W state lead. The TA is an essential part of the B2W model due to the complex nature of work incentives. In addition, B2W coaches often do not have colleagues or supervisors within their agencies/network that are proficient in public benefit work incentives due to the highly specialized training required to obtain and maintain competency in this area. The TA is meant to provide this support to B2W coaches.

TA requests often pertain to: clarifying use/eligibility for work incentives; interpreting BPQYs; determining if a benefit planner referral is required; solidifying concepts; service delivery techniques; problem-solving; and case reviews. TA requests can be made at any time, and the aim is to respond within 48 hours to the request. In addition, the B2W state lead has implemented regular bi-weekly “office hours” via Zoom for coaches to drop in and ask questions or listen and learn from questions posed by other coaches. The office hours do not replace individual requests for TA; rather they are meant as a supplement.

Technical Assistance – Supporting B2W Services

The Benefit-to-Work micro-certification is gaining new coaches every year, each agency that gains a coach has an invaluable tool in their toolbox to support individuals across the state who are experiencing a serious mental illness. To support agencies with implementing the B2W model they are provided with technical assistance by the B2W consultant.

New coaches and their supervisors are provided with assistance to build their program including developing a plan to gain referrals, educating co-workers as well as building presentations and information to share with their teams and administrations regarding the B2W model and service.

Numerous agencies over the past fiscal year have received this assistance, including Saginaw County Community Mental Health Authority, Barry County Community Mental Health Authority, Pines Behavioral Health, Community Network Services, The Right Door, The Guidance Center, Lapeer County Community Mental Health, Sanilac County Community Mental Health, and Community Health Authority of Clinton, Eaton, Ingham Counties.

Benefit-to-Work Collaborative Conversation 2022

On September 27-28, 2022, the second annual Benefit-to-Work Collaborative Conversation (B2W CC) event was held as a hybrid event. The B2W CC was open and free to all currently credentialed B2W coaches. The majority of B2W coaches attended in-person with a handful attending virtually. Featured presenters included Nicholas Love of the World Institute on Disability and Molly Sullivan of Griffin Hammis Associates.

Topics included:

- Money may be the Root of all Evils. It is also the Root to Full Community Inclusion: People receiving benefits have become accustomed to not having money. Unfortunately, people with disabilities are also not used to having their wants or needs addressed. Folding financial education into benefit planning should be a natural extension of services. Though how does one address the sensitive topic of money with people when poverty has been the norm? This presentation will discuss the importance of financial wellness for beneficiaries.
- Organizing the Never-Ending Paperwork of SSA: Receiving Social Security benefits while working comes with never ending paperwork, how do we organize it? This session will provide tips and tricks on how to support individuals in keeping and organizing benefit paperwork.
- B2W Scope of Service and Introducing the B2W Advisor Role: Introducing the B2W advisor role to the model, when and how to access advisor services, including a review of the B2W scope of service.
- Delivering the B2W service - Live Role Play and Introducing the B2W Recertification Case Study Rubric: Introducing the new B2W case study rubric that will be used for recertifications starting in fall 2023. Observe a role play on delivering the B2W service and use the rubric to provide feedback and score the role play coach.
- Delivering the B2W Service - Effective Communication: Communication is the heart of the B2W coach service - Learn general strategies and brainstorm effective communication strategies helpful to your work as a B2W coach.
- B2W Mindful Evolution, Part 2: Join Molly Sullivan as she leads a facilitated discussion to identify what the needs are of the B2W coaches and B2W model to continue to evolve and become more effective. Includes reports on efforts made in the last year.

- Key Insights from the B2W Data & Celebrating the Work of the B2W Coaches: Learn key insights we have gained from the data being collected by B2W coaches; and celebrate and honor the work of the B2W coaches!

Benefit-to-Work Service Model Improvements

After a needs assessment and soliciting feedback from the Benefit-to-Work coaches, their supervisors, several other stakeholder areas were identified where improvement was needed to strengthen the B2W model. The following is a list of identified tasks and efforts made to date to implement:

- B2W Supervisor Toolkit: Create and implement a toolkit for supervising a B2W coach
 - Over the last fiscal year, work has gone into developing a supervisor toolkit to guide those in the field who are supervising B2W coaches. This toolkit will give supervisors a guide to support their B2W coaches and help direct them in providing outstanding service to those you serve. The toolkit provides sample PowerPoints, supervision documents, referral documents along with support with the basic understanding of daily activities of a B2W coach. The toolkit provides a list of terms to support understanding of the Social Security and benefit terminology associated with the work of the B2W coach. In addition to the toolkit, a quarterly B2W Supervisor’s meeting to support and educate supervisors will be offered. The B2W coach is required to provide 10 hours a week of coaching related activities, the toolkit addresses ways to meet this standard and grow the position to its fullest potential. The toolkit provides information about billing along with information related to how many hours of non-direct service is needed per person served. It is expected that the toolkit will be introduced and launched in early 2023.
- B2W Service and Outcome Infographic: Create an infographic to define the B2W service, the need for the service, and to share outcomes/results.
 - A draft infographic is in development and is expected to be available for distribution in late 2022 or early 2023. The infographic may be used as a tool to educate PIHPs, CMHSPs, providers, and professionals about the B2W model and service.
- B2W Success Stories: Document success stories to share with PIHPs, CMHSPs, providers and professionals.
 - Work will begin in fiscal year 2023 on documenting success stories in a variety of media forms.

- B2W Funding Options: Create a document providing information on B2W funding options.
 - Work will begin in fiscal year 2023 on creating a document regarding B2W funding options to share with PIHPs, CMHSPs, and providers.

- B2W Advisor: Investigate the need for adding a B2W advisor role to the model and implement if appropriate.
 - A needs assessment and data review were completed to ascertain the need for adding an advisor role to the B2W model. Upon completion, it was determined that adding a B2W advisor to the model will likely strengthen it by assisting individuals with obtaining necessary services that are outside of the scope of a B2W coach. An individual has been identified to fill the B2W advisor role and will begin fulfilling this position at the start of next fiscal year.

- Improve the B2W recertification process: Explore options to reduce the repetitive nature of the B2W recertification process, make it a more meaningful use of time and to add a mechanism to monitor the delivery of the B2W service, while ensuring certified B2W coaches continue to demonstrate competency.
 - A review of the recertification practices and testing was completed and found that a mechanism to monitor the service delivery/communication was not embedded in the process. While many options were explored, it was decided the most effective way to measure this was to include a live case study in the recertification process. A case study rubric was developed to measure specific skills related to communication and delivering the service. The rubric was introduced to B2W coaches at the second annual B2W Collaborative Conversation event in September 2022. Over the next year, coaches will continue to become familiar with the rubric through various methods during the regular ongoing education monthly webinars. The live case study and rubric will become part of the recertification process in the fall of 2023.

Benefit-to-Work Service Expansions

Several expansions of the B2W service have occurred to improve and expand access to B2W services to assist more individuals with addressing their questions and concerns regarding benefits and work. These expansions include:

- B2W Coaching for Michigan’s Peer Workers
 - In February 2022, in conjunction with Michigan’s network of peer workers, the B2W coaching service was launched for all individuals working as a peer worker or considering work as a peer worker. This service is free and available to any peer worker with questions regarding work and benefits. Providers are encouraged to share this resource with their peer worker force. See appendix D for the peer worker flyer and information on how to access the service.
 - To date, 11 individuals have inquired about the service.

- MI DB101 “Ask a B2W Coach”
 - In November 2021, the “Ask a B2W Coach” featured was launched on Michigan’s Disability Benefits 101 website within the “Get Help” menu. The feature is intended to connect individuals who have questions regarding benefits and work with a B2W coach. Individuals can send a message via the MI DB101 interface and a B2W coach will respond within two business days.
 - Last fiscal year, 32 individuals utilized this feature asking questions related to their public benefits that were answered by a B2W coach.

- Remote B2W services to smaller/rural CMHSPs:
 - Recognizing that smaller and/or rural CMHSP may have difficulty implementing a B2W coach, attempts have been made to offer several agencies with a B2W coach to provide these services remotely to individuals receiving services within their system.

Dispelling Benefit-to-Work Myths Course

Dispelling Benefit-to-Work Myths Course

The Dispelling Benefit-to-Work Myths course: was developed to:

- Addresses the issue that professionals within the mental health system seldom have access to the necessary information and resources to accurately respond to questions or concerns about the effect of work on public benefits.
- W was not designed for staff to become experts in public benefit work rules.

The course is presently free and open to any staff working within the public mental health system and primarily supporting individuals experiencing a serious mental illness, due to funding sources. However, information shared is relevant and valuable to support persons with any disability.

The course is offered on average one to two times per month is a live virtual training. It has been well attended with positive course evaluations. Information and statistics below are representative of Dispelling B2W Myth course offerings from September 2021 through August 2022:

- 14 sessions offered.
- 277 professionals attended from 86 unique agencies.

The Dispelling B2W Myths course will continue to be offered at least monthly throughout the next fiscal year and plans to offer the course in-person, as public health regulations allow, are in the works.

Measuring Effectiveness of Dispelling Benefit-to-Work Myths Course

To gauge the effectiveness of the course in meeting the objectives, participants are requested to complete both a pre- and post-assessment consisting of the same questions as well as a course evaluation at the conclusion of the session. See Appendix B for the complete pre-assessment, post-assessment, and evaluation data from the Dispelling B2W Myths course.

Summary of Dispelling Benefit-to-Work Myth Course: Pre & Post Assessments

Participants are asked a series of questions related to their confidence in:

- Addressing benefits and work-related concerns.
- Providing effective referrals.
- Having the necessary tools to address work and benefit questions.

Participants recorded a significant improvement in each of these areas.

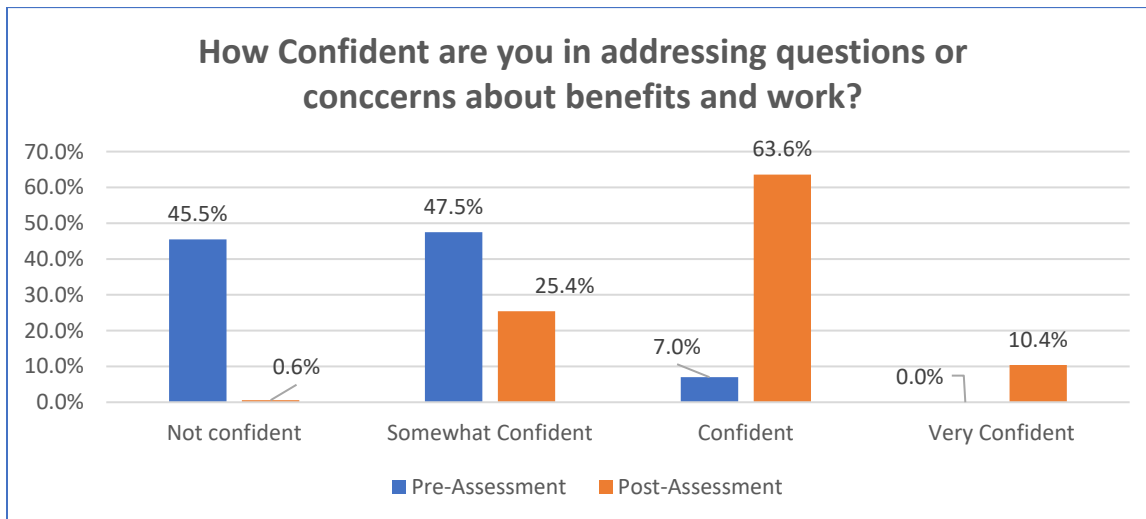


Table 13: *Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – Confidence in Addressing Benefits & Work Questions or Concerns*

The next questions in the pre/post assessment are knowledge-based questions related to eligibility for benefits and the effect of work on benefits. Participants again showed significant improvement to correctly answer these questions at the conclusion of the course.

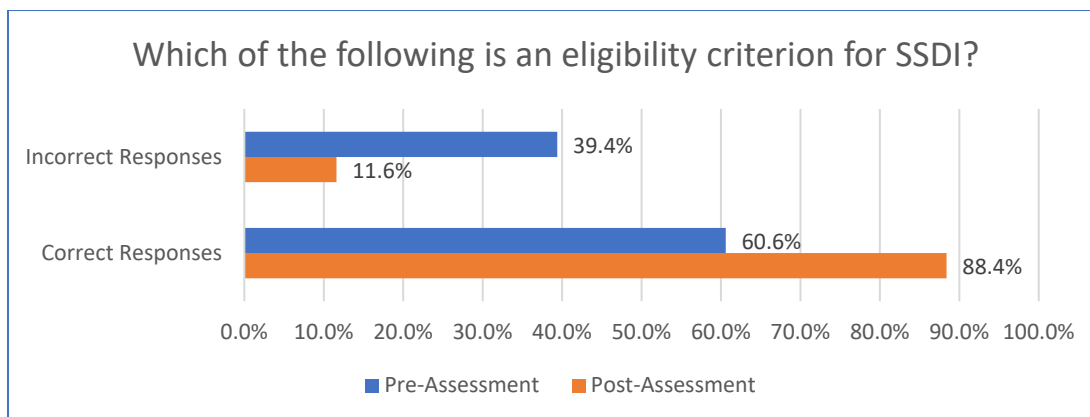


Table 14: *Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – SSDI Eligibility criterion*

Summary of Dispelling Benefit-to-Work Myths Course Evaluation

Participants are asked to complete a course evaluation ranking the course in several different areas. Participants provided positive reviews in all areas, and comments related to the effectiveness of the course are insightful.

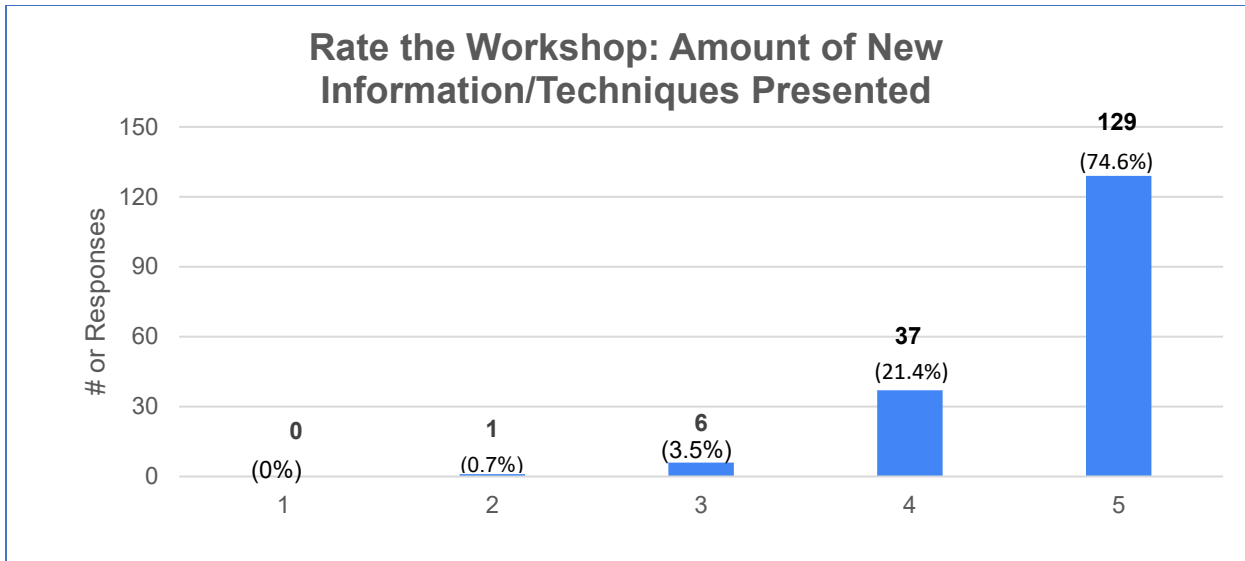


Table 15: *Dispelling Benefit-to-Work Myths Course Evaluation – Strategies to Address Benefit and Work Concerns. Participants indicate their responses using a ranked linear scale from 1-5, where 1 is unacceptable and 5 is excellent.*

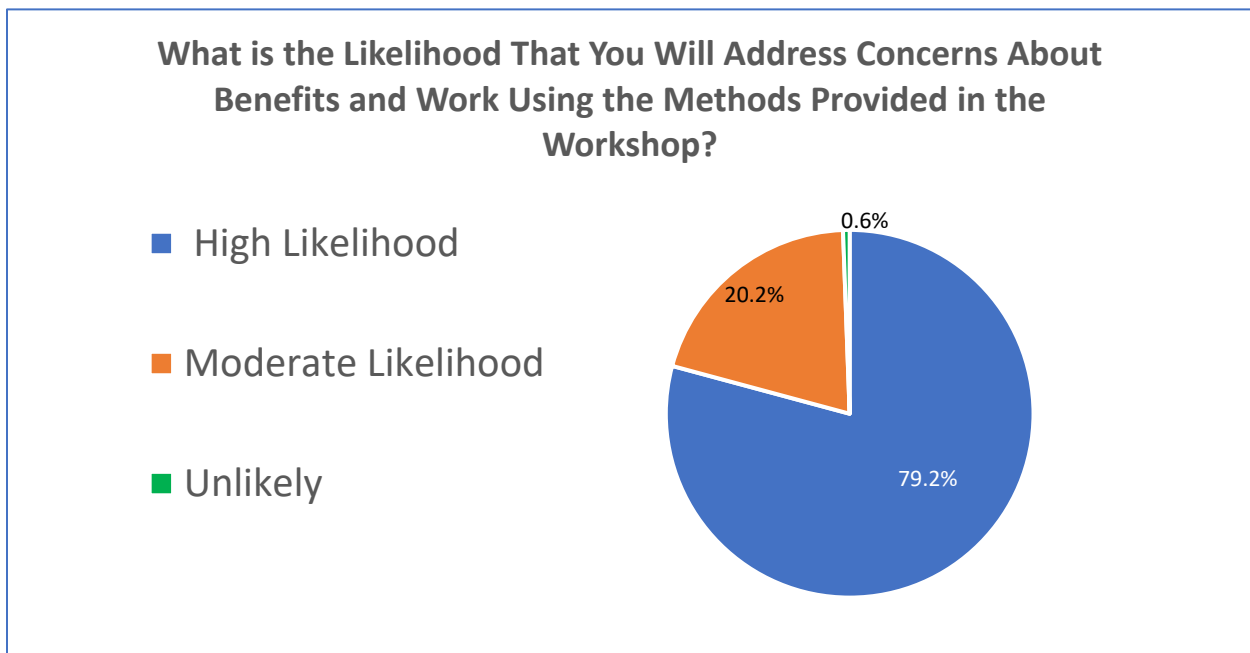


Table 16: *Dispelling Benefit-to-Work Myths Course Evaluation – Likelihood of Using Methods Provided in Workshop to Address Benefit and Work Concerns*

Additional information and data regarding the Dispelling Benefit-to-Work Myths can be found in Appendix C.

Appendix A: Benefit-to-Work Coach Credential

Benefit-to-Work Coach Credential: Expectations & Training Overview

The Benefit-to-Work (B2W) coach credential is a micro-certification awarded by the Michigan Behavioral and Physical Health and Aging Services Administration (BPHASA), which is part of the Michigan Department of Health and Human Services (MDHHS).

Benefit-to-Work Coach Expectations:

- Spend at least 25% of a full-time equivalent delivering the B2W coaching service (on average 10 hours per week).
- Assist people with disabilities in making a financial plan related to work and public benefits.
- Address questions and concerns about the effect of work on benefits.
- Provide support with managing benefits.
- Assist with addressing benefit issues.
- Refer to a benefits planner when the beneficiary has a complex situation.

Benefit-to-Work Coach Initial Certification:

Once a B2W coach candidate is accepted into the training, to achieve the micro-certification credential the candidate must meet all the following requirements, in the order shown below:

1. B2W Coach Self-Paced Training: Candidates must successfully complete a series of nine foundational knowledge/online self-paced training courses.
2. B2W Coach Instructor-Led Training: The instructor-led training focuses on the skills needed to deliver B2W coaching services.
3. Performance Exams: Candidates will be required to demonstrate basic competency in B2W coaching skills by successfully completing the performance exams.

Benefit-to-Work Coach Credential Maintenance:

The knowledge and skills of a B2W coach are perishable, to maintain the credential B2W coaches will be required to complete the following:

1. Spend at least 25% of a full-time equivalent delivering the B2W coaching service (on average 10 hours per week).
2. Review all new referrals with the B2W coach state lead for the first four months after certification (guidelines will be provided for situations in which shorter or longer periods of time are used).
3. Attend at least eight relevant continuing education events each year (i.e., webinar, conference session, classroom training, etc.).
4. Successfully complete an annual knowledge and practical exam with at least an 80% competency.

Appendix B: Agencies with a Benefit-to-Work Coach as of September 2022

Agency	
Ann Arbor Center for Independent Living	New Dimensions
Barry County Community Mental Health	Newaygo County CMH
CMH – Clinton, Eaton, Ingham	Northeast Michigan Mental Health Authority
CNS	Northpointe Behavioral Health Services
Do-All Inc	Pines Behavioral Health System
EasterSeals	Saginaw County Community Mental Health Authority
HealthWest	Sanilac CMH
Hope Network	St Clair County CMH
Integrated Services of Kalamazoo	The Guidance Center
Lapeer County Community Mental Health	The Right Door
Lapeer Teamwork	Training & Treatment Innovations
Lincoln Behavioral Services	Van Buren Com. Mental Health
Montcalm Care Network	

Appendix C: Dispelling Benefit-to-Work Myth Course: Objectives, Pre-assessment, Post-Assessment & Evaluation Data

Dispelling Benefit-to-Work Myth Course: Course Objectives

The Dispelling B2W Myths course covers five main objectives:

1. Identify clients who have public benefit concerns.
2. Recognize basic SSDI and Medicare eligibility rules and work rules.
3. Recognize basic SSI and Medicaid eligibility rules and work rules.
4. Respond to concerns and myths about benefits and work with encouraging and accurate statements.
5. Refer individuals to a benefit expert when the person meets the referral criteria.

Dispelling Benefit-to-Work Myth Course: Pre & Post Assessments

Participants attending the Dispelling B2W Myths course are asked to complete a pre-assessment at the beginning of the course and a post-assessment at the conclusion of the course. The pre-assessment and post-assessment consist of the same nine questions and is used as a tool to measure the effectiveness of meeting the course objectives. The following are the pre/post-assessment questions with a summary of participant responses.

Question 1: *How confident are you in addressing questions or concerns about benefits and work? Response options: Not Confident, Somewhat Confident, Confident, or Very Confident.*

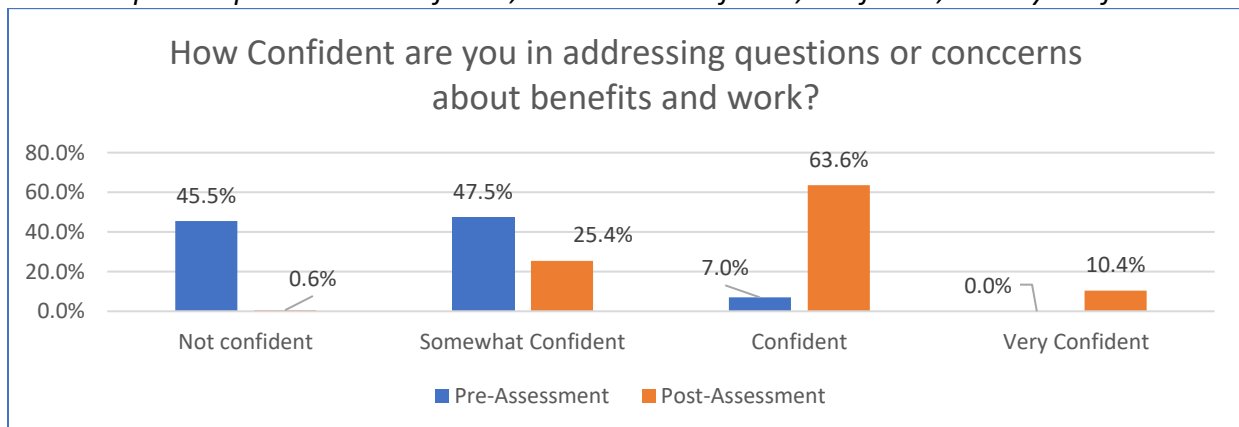


Table 17: *Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – Confidence in addressing questions/concerns about benefits and work*

Question 2: How confident are you in finding an effective place to refer a person to get help with benefit and work questions? Response options: Not Confident, Somewhat Confident, Confident, or Very Confident.

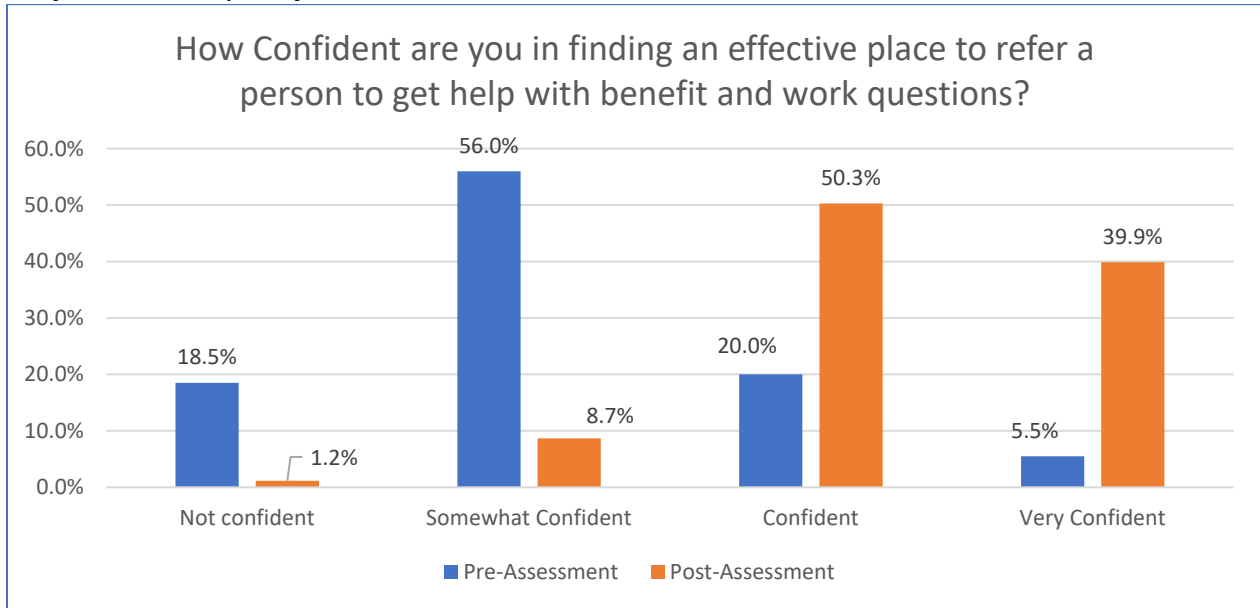


Table 18: Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – Confidence in finding an effective referral source:

Question 3: Do you have the necessary tools and resources to address questions about benefits and work? Response options: Yes, Somewhat, or No.

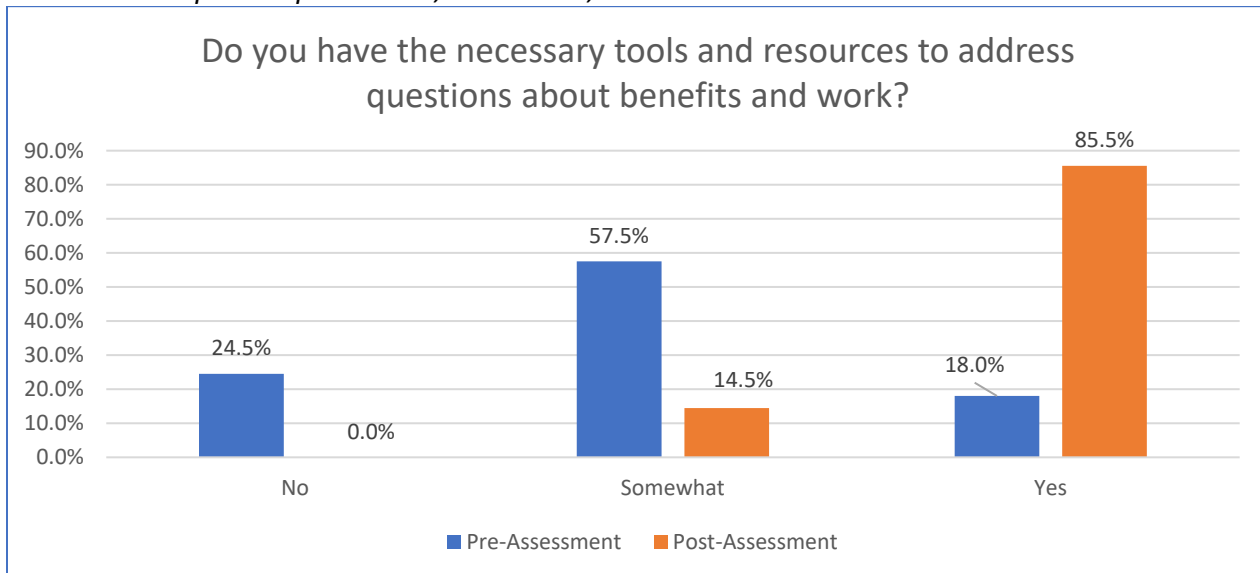


Table 19: Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – Tools necessary to address questions about benefits and work

Question 4: Which of the following is an eligibility criterion for SSDI? (Check all that apply).
 Response Options: Resources below \$2,000 (incorrect); Be disabled according to the Social Security Definition (correct); Reached insured status (correct); or Countable income below \$794 (2021) or \$841 (2022) per month.

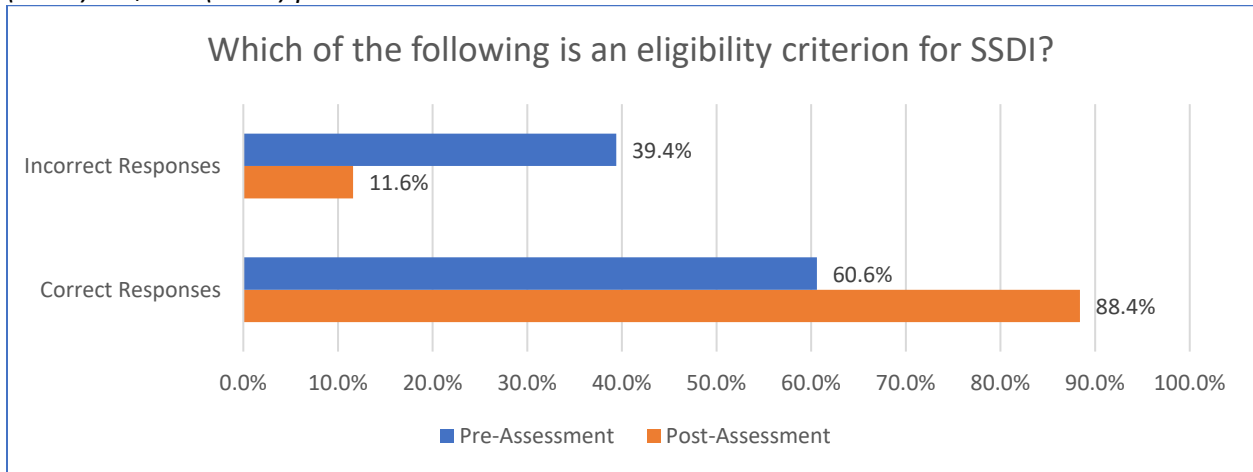


Table 20: Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – SSDI eligibility criteria

Question 5: Which of the following is an eligibility criterion for SSI? (Check all that apply).
 Response options: Resources below \$2,000 (correct) Be disabled according to the Social Security definition (correct); Reached insured status (incorrect); or Countable income below \$794 (2021) or \$841 (2022) per month.

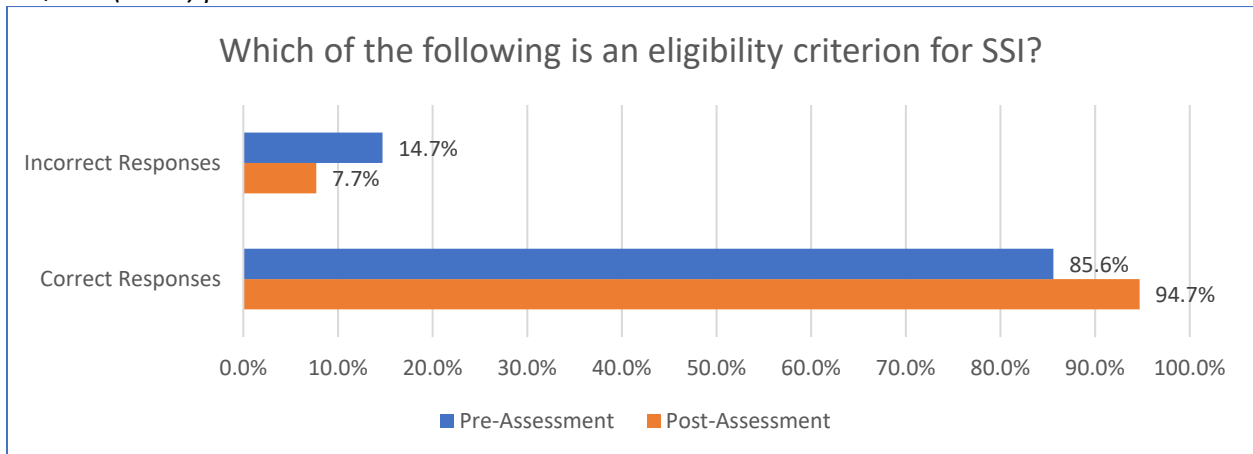


Table 21: Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – SSI eligibility criteria

Question 6: A person who received SSI will lose Medicaid if their SSI Benefit goes to \$0 due to work? Response options: True or False (correct).

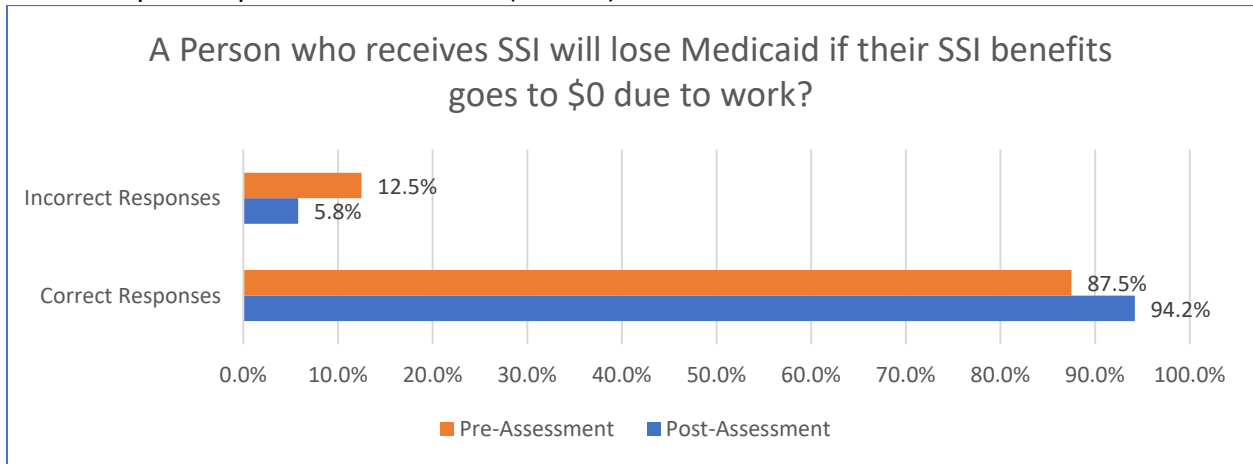


Table 22: Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – \$0 SSI due to work & Medicaid eligibility

Question 7: Wages and SSDI can add up to more income than what a person would have just with SSDI? Response options: True (correct) or False.

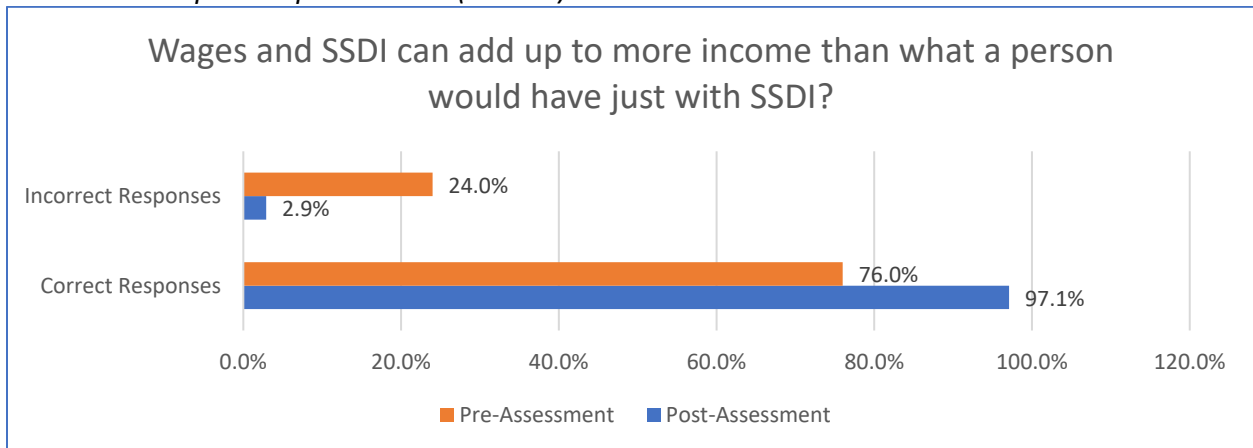


Table 23: Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – Wages & SSDI

Question 8: A person with SSDI can keep Medicare if the SSDI stops because of work? Response options: True (correct) or False.

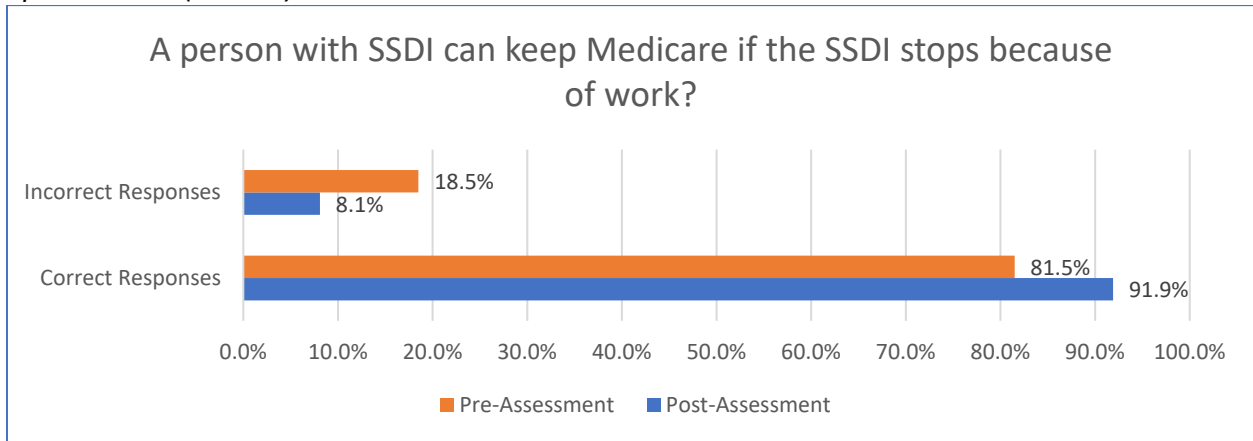


Table 24: Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – SSDI, Medicare & Work

Question 9: Which benefit amount decreases as earnings increase? Response options: SSDI, SSI (correct) or Both SSDI & SSI.

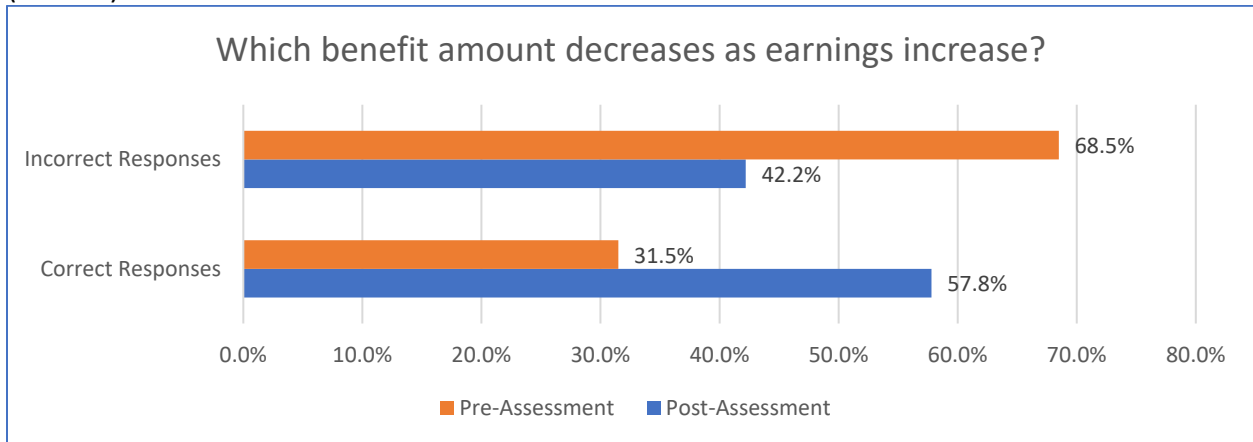


Table 25: Dispelling Benefit-to-Work Myths, Pre-Assessment vs. Post-Assessment – Which benefit decreases as earnings increase (SSI)

Dispelling Benefit-to-Work Myth Course: Course Evaluation

At the conclusion of the Dispelling B2W Myth course, participants are asked to complete a course evaluation. The following are the evaluation questions with a summary of participant responses.

Participants indicate their responses using a ranked linear scale from 1 to 5, where 1 is unacceptable and 5 is excellent.

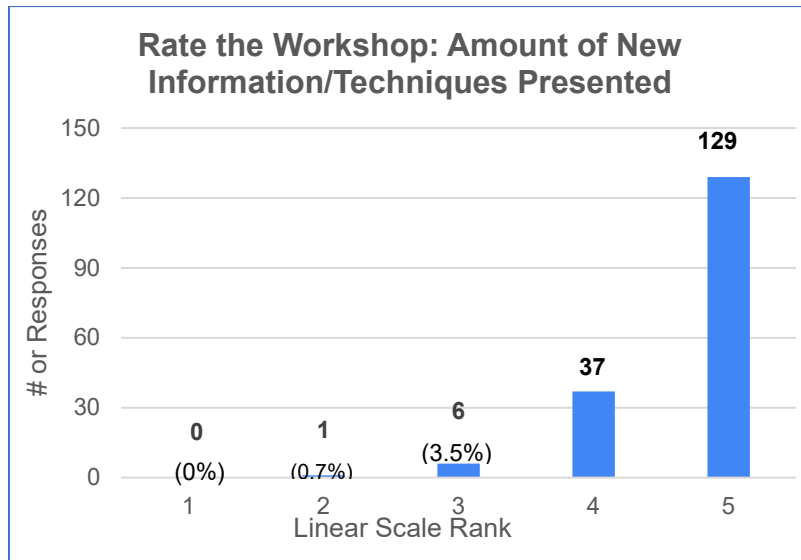


Table 26: Dispelling Benefit-to-Work Myths Evaluation – Amount of new information/techniques presented

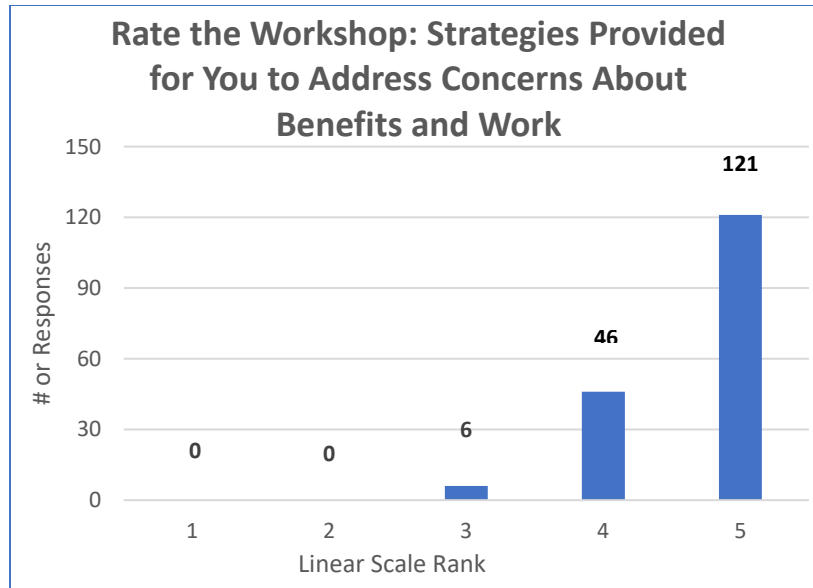


Table 27: Dispersing Benefit-to-Work Myths Evaluation – Strategies to address benefit and work concerns

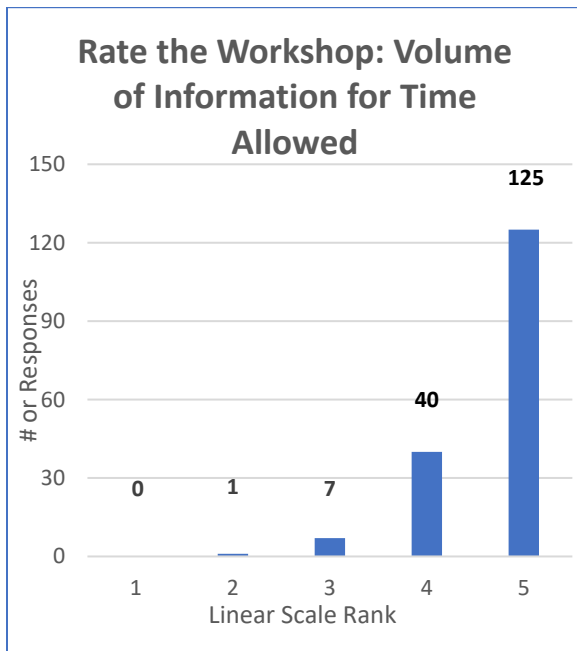


Table 28: Dispersing Benefit-to-Work Myths Evaluation – Volume of information for time allowed

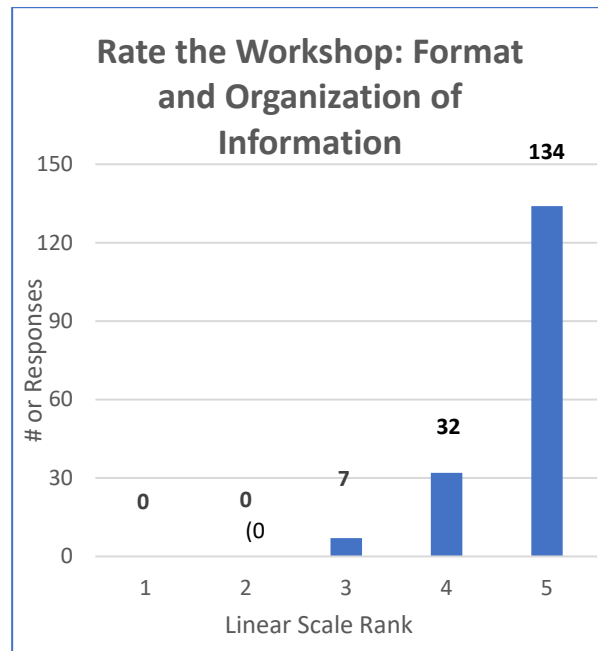


Table 29: Dispersing Benefit-to-Work Myths Evaluation – Format and organization of information

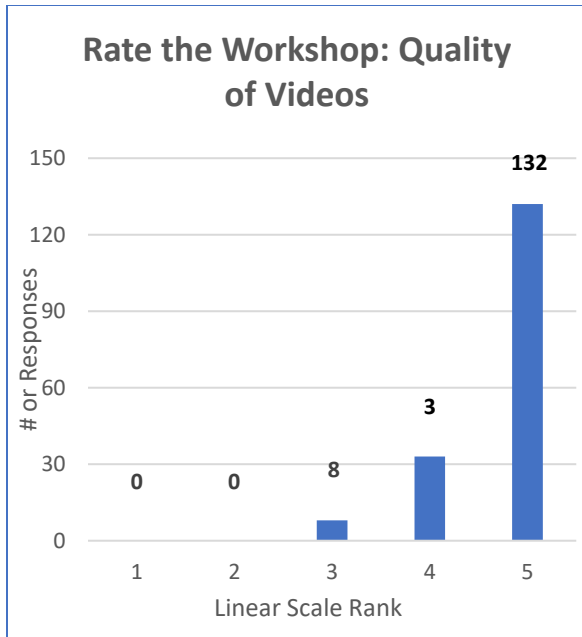


Table 30: Dispelling Benefit-to-Work Myths Evaluation – Quality of videos

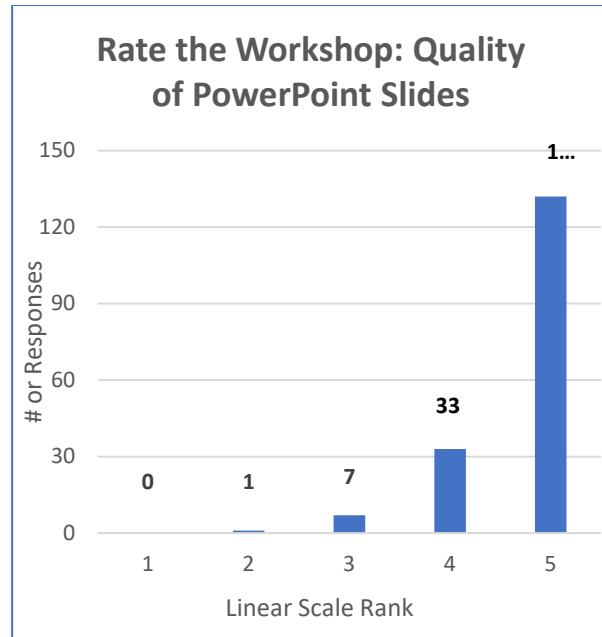


Table 31: Dispelling Benefit-to-Work Myths Evaluation – Quality of PowerPoint Slides

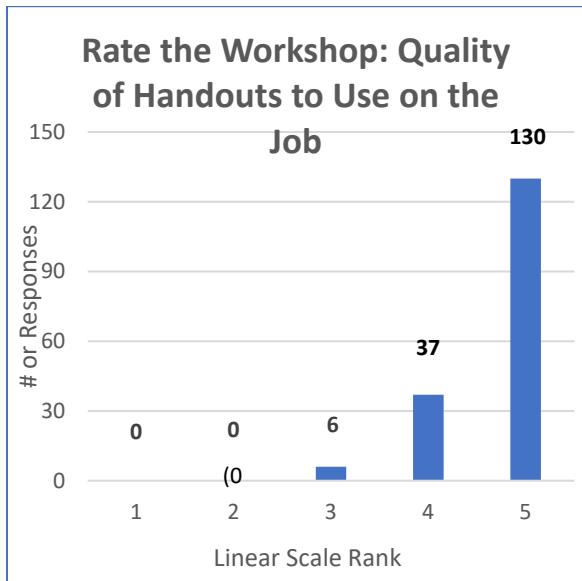


Table 32: Dispelling Benefit-to-Work Myths Evaluation – Quality of handouts to use on the job

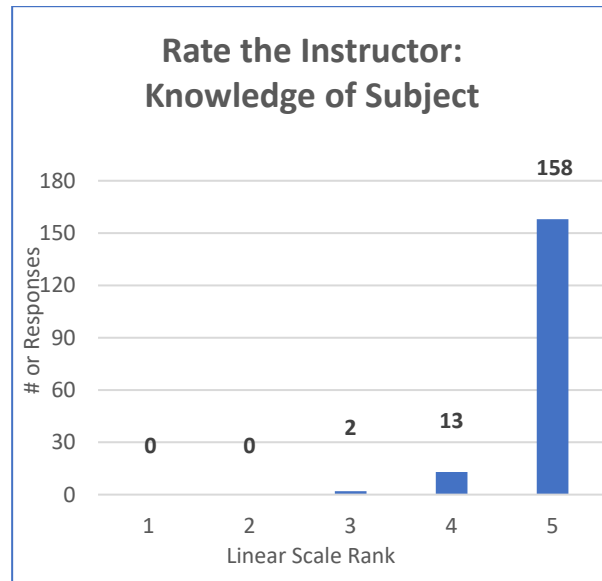


Table 33: Dispelling Benefit-to-Work Myths Evaluation – Instructor knowledge of subject

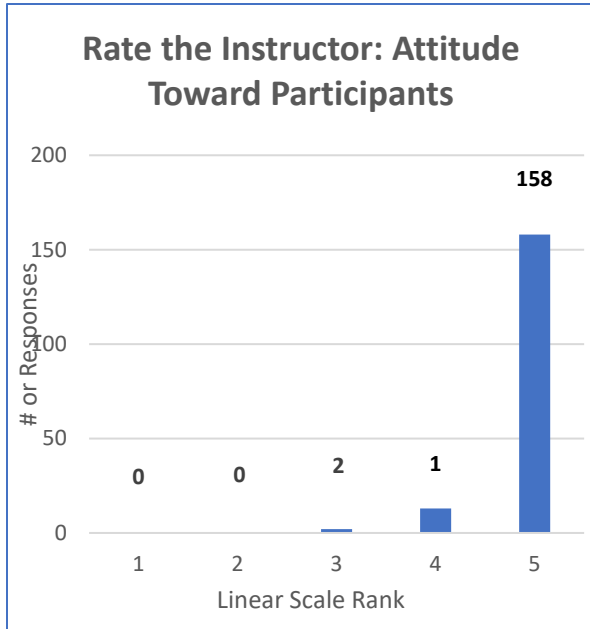


Table 34: Dispelling Benefit-to-Work Myths Evaluation – Instructor attitude toward participants

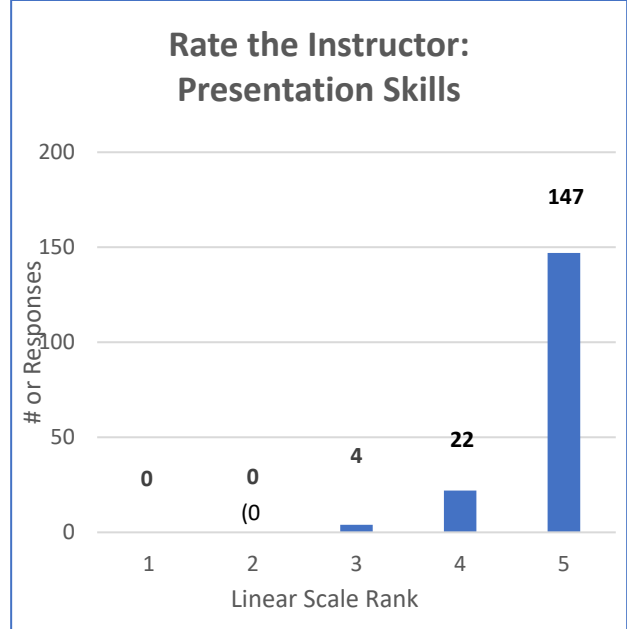


Table 35: Dispelling Benefit-to-Work Myths Evaluation – Instructor presentation skills

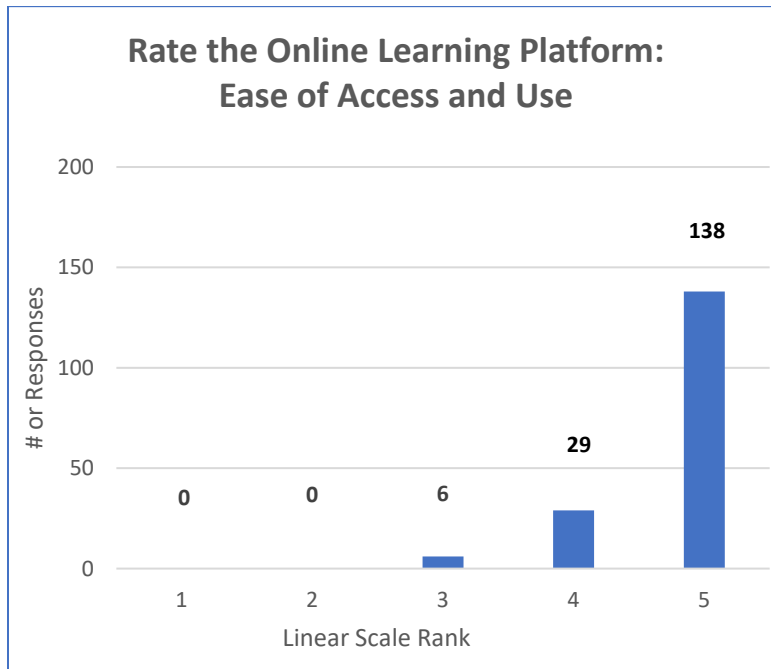
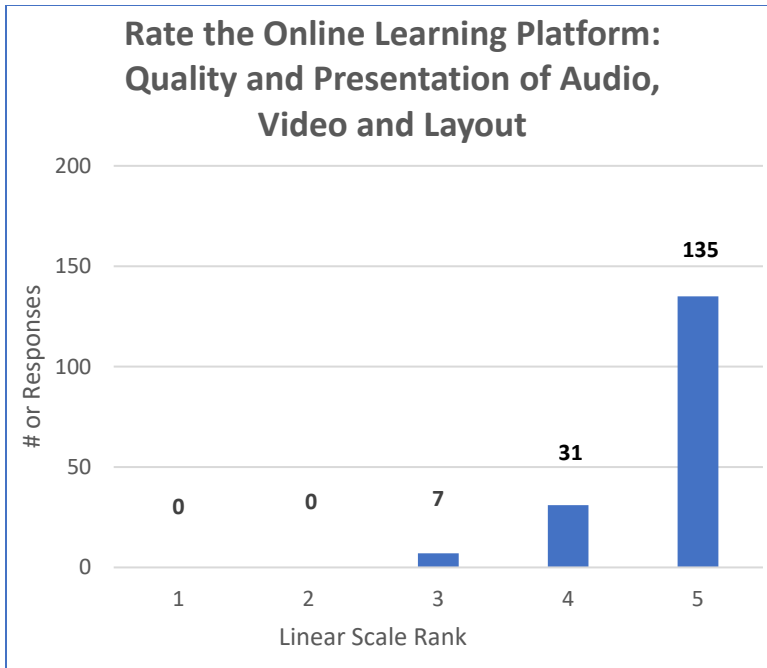
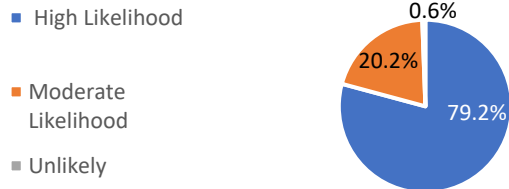


Table 36: Dispelling Benefit-to-Work Myths Evaluation – Ease of access and use of online learning platform



*Table 37: Dispelling Benefit-to-Work Myths Evaluation –
Quality and presentation of audio, video, and layout*

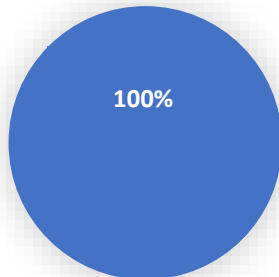
What is the Likelihood That You Will Address Concerns About Benefits and Work Using the Methods Provided in the Workshop & Why?



- We work with individuals who are employed. They and their guardians are always concerned with benefits since they are difficult to receive in the first place. Having this knowledge and understanding of the basic principles of SSDI, SSI, Medicare and Medicaid helps me give folks a broad understanding of what is going on. Having the information to refer them to an expert with more knowledge and the intricacies of them is helpful as well to avoid giving misinformation.
 - I am informed about resources that I didn't know existed before.
 - I can at least provide a generic answer to these questions and then link with the benefit specialists at CMH.
 - I infrequently receive questions about benefits and work. However, it's an important topic that we should be prepared to either answer questions or direct to the appropriate resource. It can be harmful to "act" like we know the answer when it could be perpetuating a myth.
 - I feel much more hopeful that my clients will feel empowered by this information.
 - I regularly interview candidates who have ADA qualifying disabilities. It is not infrequent that these candidates have these benefits.
 - I have had questions from clients that I did not know the answer to.
 - I am a CWIP and will be using all of this information.
- I have a better understanding myself, but in addition, I have tools and resources to use that I didn't have before.
- This has allowed me to clear up many misconceptions about benefits to work. There are many great ways to present all the benefits to go to work. DB101 and the print sheet are excellent as well for tools. Great class.
- I work mostly in Policy/Administration, these resources will benefit the more nuanced inquiries I receive from Providers.
- Content is applicable to everyday job duties as a Supported Employment Supervisor.
- I want to be able to help my individuals served as much as I possibly can so they can live their best lives.
- Having handouts to present to people, and a website with video explanations to share with them, helps support information provided verbally.
- There is some concern within the disability community about starting work and not losing benefits. This was a great opportunity for me to learn this and apply this knowledge to help others. I am looking forward to helping others obtain employment in the future. This knowledge can help ease the minds of the job seekers.
- As a Community Mental Health team member, work is a very healthy and therefore likely component of successful outcomes. Much more positive approach and encouraging. This is probably the most practical training I have attended ever.
- The information I had previously thought was true is not true and I now have the tools to answer questions about it.
- The DB101 site, handouts, videos and information has been very helpful. They are simple yet efficient tools that explain the concepts in plain English; that's exactly what my consumers and their parents/guardians need!
- I feel more confident, from the instruction I received today, to discuss with clients and have them explore their situations with a Benefit-To-Work Coach to make sure they are utilizing all the available benefits. It will be more encouraging to clients to work to utilize the resources and find out the facts for their situation.

Would you recommend this workshop to another person? Why or Why Not?

- Yes
- No



- Information was presented in a clear and organized fashion with enough information to understand SSDI, SSI, Medicare, and Medicaid without getting too intricate within the systems. Thank you again for having this accessible to agencies who help our individuals!
- It was very informational and not difficult to understand. She did not get into issues we would refer someone to a benefits coordinator for. It was a great basic understanding course.
- Very informative.
- It is an informative tool for those who don't know that myths are not factual.
- It may save me a lot of work and be a more convincing part of therapy and case management if the message was given by a known staff member who already has that rapport.
- Lots of great tools, really broke down those myths everyone hears.
- Super useful for case managers.
- Provides a good overview and basic information.
- The myths often are more than we usually know to refute aside from trainings like this.
- Benefit-to-work aspects and impending questions.
- Tracy was knowledgeable on the SSI/SSDI content, she gave many useful references to help participants understand, and the use of videos to back up the point she was making. I have taken previous SSI/SSDI webinars and left more confused than informed and did not feel this way today.
- Tools and resources were very helpful. Great handouts.
- Full of necessary information that is usable.
- Informative, Tracy was upbeat, friendly, and very knowledgeable!
- You are a wealth of information and spirited about this material, which made it incredibly easy to listen to.
- I will no longer shy away from questions from clients about work. The instructor was engaging, direct, efficient, and a great teacher.
- This information was so useful and helpful for answering a lot of questions that clients have.
- Good information and starting point to learn about benefits of work.
- Straight and to-the-point information, with interactive videos.
- It was really helpful. Way too often I hear other case managers and guardians encourage people not to work due to losing benefits.
- Excellent training.
- This workshop provided a basis for understanding SSDI and SSI.
- Clearly presented in an easy-to-understand format despite the complicated subject matter.
- Very valuable information to have!
- Great information so that I stop giving out wrong information.
- Information was relative and practical; presented in an understandable manner.
- It's beneficial to understand the differences of benefits and to apply the knowledge to other people.
- Great information, easy to understand, good resources.
- Good review of the information even if you already thought you knew it.
- It has basic information.
- This will cover enough ground to give confidence on.



ATTENTION

Michigan Peer Workers!

Do you have questions about how work affects your public benefits?

Benefit-to-Work (B2W) Coaching Services
are now available to Michigan Peer Workers.

What is B2W Coaching?

B2W services are provided free of charge by certified B2W Coaches. Coaches help you make an informed decision about benefits and work by:

- Providing individualized information specific to your situation about the effect of work on public benefits;
- Helping you understand and access available work incentives;
- Helping you understand what changes, if any, will happen with your benefits; and:
- Providing ongoing services any time there is change to your work situation and/or benefits.

Were you offered a raise or considering working more hours and want to know how this will affect your benefits?

Or...

- Are you considering employment as a Peer Worker and are unsure of the impact on your benefits?
- Did you receive a letter from Social Security regarding work incentives and are unsure what it means?
- Have you recently started working and are not sure how to report this and how often to report?

B2W Coaches can help answer these questions and many more!

How do I access B2W Coaching services?

Contact B2W services at

734-971-0277 ext 18

B2Wservices@aacil.org

Let them know you are a Peer Worker (or considering employment as a Peer Worker)!

The Michigan Department of Health and Human Services, through the Community Mental Health Association of Michigan, has provided funding for this initiative through Federal Community Mental Health Block Grant. Funding subject to change.