



Benefits Counseling and Employment

What Should I Know About Benefits Counseling?

Benefits counseling helps individuals with disabilities make informed decisions about working, pursuing training or further education. Benefits counselors are employed at Work Incentives and Planning Assistance (WIPA) programs. There is at least one WIPA program in every state. Staff with WIPA programs provide accurate information on how training or employment activities will impact healthcare and other public benefits. To get connected with a WIPA program and benefits counselor, students should contact the Ticket to Work helpline: 1-866-968-7842 / 1-866-833-2967 (TTY) Monday through Friday from 8 a.m. - 8 p.m. ET.

To be eligible for services, individuals must be:

Between the ages of 14 and 25

Working, have a job offer, or actively pursuing employment

Already receiving Social Security disability benefits

Social Security has many ways to encourage young people who are receiving benefits and want to work. Benefits counselors educate about programs including Ticket to Work and/ or other Social Security work incentives. WIPA programs collaborate with other agencies to perform community outreach and education. Their services are free.

What Should Students Know About Social Security Disability Benefits?

- Benefits counselors will help you understand how working will affect your benefits. They will review your current situation, help you understand the social security work incentives, and aid you with making decisions about getting a job or going to school.
- To get connected with a benefits counselor, contact the Ticket to Work helpline: 1-866-968-7842 / 1-866-833-2967 (TTY) Monday through Friday from 8 a.m. - 8 p.m. ET.
- The Supplemental Security Income (SSI) program gives monthly payments to children and adults with disabilities who have very little income or limited resources.



- In Tennessee, a person who gets SSI automatically gets Medicaid, called TennCare.
- The Social Security Disability Insurance (SSDI) program pays disabled adult “child” benefits to individuals who have a disability that began before age 22. These benefits are paid when a parent is receiving Social Security retirement, disability benefits or has died and has worked enough to qualify.
- People worry about losing their benefits when they get a job. WIPA programs will help you understand your benefits may differ when you get a job.

How Can I Connect With Local Work Incentives and Planning Assistance (WIPA) Programs?

In Tennessee, there are two WIPA programs that can help you understand your benefits. These programs are WorkAbleTN and America Works.

- Invite staff from a WIPA program to lead a group workshop, virtually or in-person, on Social Security disability benefits and working for students.
- Collaborate with a benefits counselor to develop a case study example of a student who receives SSI benefits but wants to work after graduation. Turn this case study into an activity for students. Have students work in pairs or small groups on navigating through concerns about losing benefits. Pair with instruction in the classroom.
- Students can email or call a benefits counselor with at least one question. Sample questions include:
 - I am interested in working after I graduate. What is the most important thing that I should know?
 - How can a benefits counselor support me when I am looking for a job?
 - How can a benefits counselor support me once I have a job?
- Help connect a student and their family member with a benefits counselor.
- Watch a WISE webinar and discuss as a class: <https://choosework.ssa.gov/webinars-tutorials/webinar-archives>
- Review success stories on Choose Work website: <https://choosework.ssa.gov/success-stories/index.html>



How Do I Contact a WIPA Program in Tennessee?

America Works

Shamika Baxter

(901) 341-5627

Email: memphistn@americaworks.com or info@americaworks.com

WorkAbleTN

Alice L. Bowen, Program Director

(615) 383-9442

Email: alice_o@tndisability.org

Ticket to Work Helpline

Monday through Friday, 8 a.m. to 8 p.m. ET.

1-866-968-7842 or 1-866-833-2967 (TTY)

Where Do I Find More Information About Benefits Counseling?

Access the Tennessee Disability Coalition Benefits to Work [website](#)

Access the America Works [website](#)

Access [specific information](#) for youth

Review the resources on the Choose Work [website](#)

Related Terms/Acronyms to Know:

- **Social Security Administration [SSA]:** federal government agency that administers social insurance programs consisting of retirement, disability, and survivors' benefits.
- **Plan to Achieve Self-Sufficiency [PASS]:** a Social Security program for people with disabilities who want to save money and resources to pay for a work-related goal that will help them become self-sufficient.
- **Student Earned Income Exclusion [SEIE]:** is an incentive to help students keep their SSI check while also working if: receiving SSI, under the age of 22 and regularly attending school.
- **Ticket to Work:** A Social Security program supporting career development for people who want to work.
- **Community Work Incentive Coordinators [CWIC]:** assist individuals who are working or actively seeking employment to understand how earnings from work affect Social Security and other benefits.
- **Work Incentives Planning and Assistance Program [WIPA]:** free programs that help SSI beneficiaries with disabilities make informed choices about employment and training.