

Importance of Benefits Planning and New Method of Providing this Service

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Please consider completing this pre-test while we wait.
Link: <https://www.surveymonkey.com/r/benefits101-pre>



Topics

- Benefits Planning/Work Incentive Counseling
- Describe the role and qualifications of a Certified Benefits Planner, including accepted training programs and required credentials (e.g., VCU, Cornell).
- Benefits Planning through Individual Supported Employment services

The Challenge of Working While on Benefits

- SSI and SSDI have complex, **different rules** about how income affects benefits.
- Fear of losing cash or healthcare leads many people to **avoid work**.
- Inaccurate advice from well-meaning providers can have **serious consequences**.

What Is a Certified Benefits Planner?

A trained professional with specialized credentials such as:

- CPWIC (Community Partner Work Incentives Counselor)
- WIP-C (Work Incentive Practitioner Certified)
- CWIC (Certified Work Incentives Coordinator through WIPA)

These professionals:

- Approximately 300 hours of study
- Ongoing Training and CEUs
- Understand Social Security, Medicaid, Medicare, and work incentives
- Use approved tools to provide accurate, individualized guidance

What Certified Planners Do

- Conduct a full **Benefits Summary & Analysis (BS&A)**
- Map out the impact of work on:
 - SSI / SSDI cash benefits
 - Medicaid / Medicare
 - SNAP, housing, and other supports
- Help develop a **safe path to work**
- Assist with reporting and **using work incentives**

Key Reasons You Need a Certified Planner

- ✓ **Accuracy:** SSA and Medicaid rules are complicated — certified planners stay current on policies.
- ✓ **Individualization:** Generic advice doesn't work — BS&As are tailored to personal circumstances.
- ✓ **Prevention:** Helps avoid overpayments and benefit loss due to reporting errors.
- ✓ **Support:** Explains and applies tools like IRWEs, PASS plans, TWP, 1619(b), etc.

When to Refer to a Planner

- Before starting a job or internship
- When income or hours increase
- During benefits changes (e.g., turning 18, losing a parent)
- If the individual wants to explore **long-term work goals**

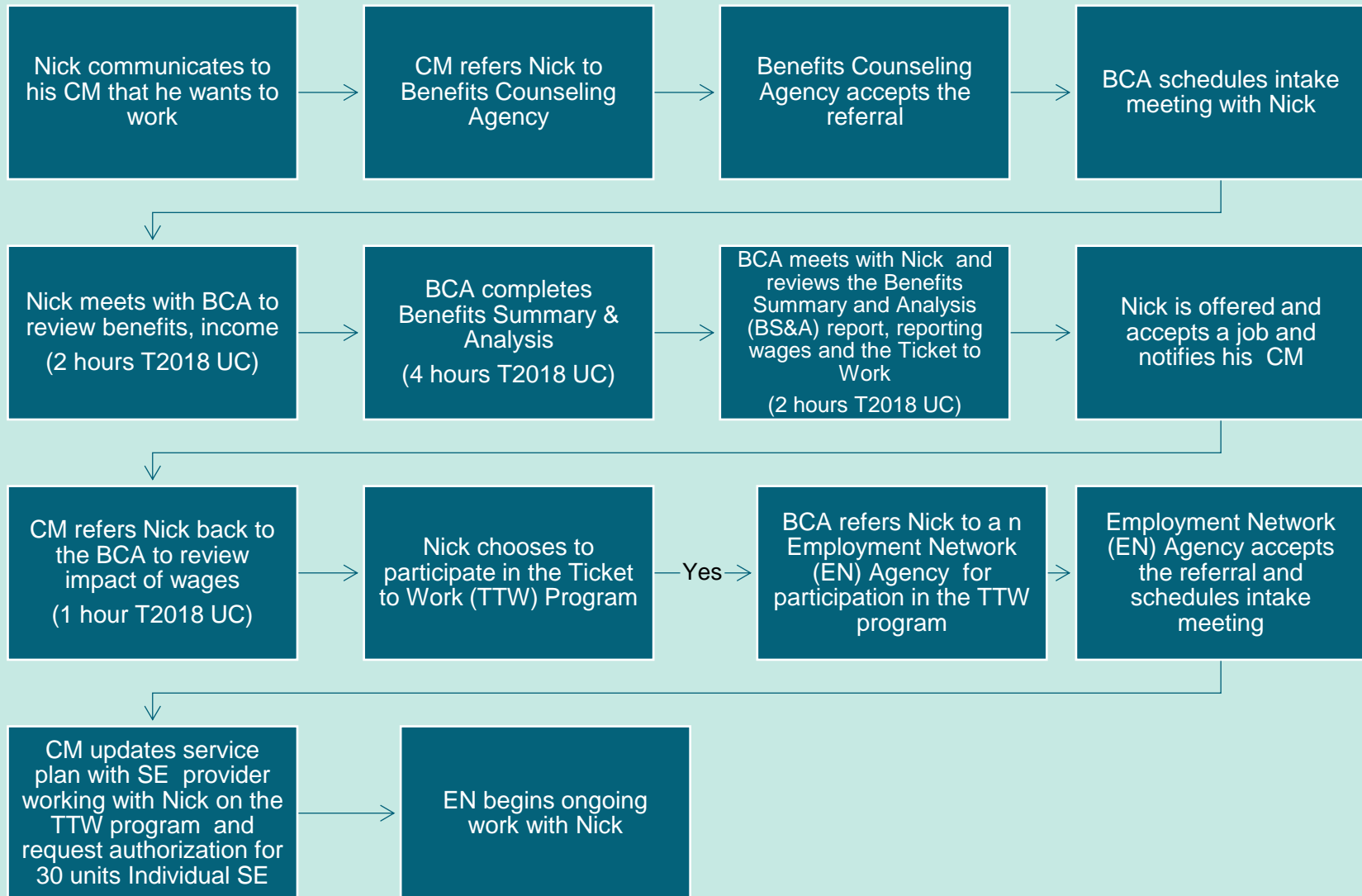
Individual Supported Employment

Service Definition	<p>Individual supported employment involves supports provided to, or on behalf of, the member that enable the member to obtain and maintain individual employment. Services are provided to members who need support because of their disabilities.</p> <p>Individual Supported Employment includes benefits education and benefits planning to enable the member to make informed choices about the impact of work on publicly funded benefits.</p>
Unit of Service Procedure Code	One Hour T2018 UC
Reimbursement Methodology	Fee Schedule https://hhs.iowa.gov/media/13836/download?inline
Limitation	Individual supported employment is limited to 60 units per calendar year. The member may be initially authorized for 40 units and an extended authorization for an additional 20 units as needed by the member. Total monthly cost of all supported employment services may not exceed \$3,167.89 per month.

Benefits Planning Journeys

Using HCBS Individual Supported
Employment to deliver Benefits Planning
services

Nick



Nick

Dates Span	Provider	Service	Units	Rate	Total Monthly Cost
07/01/2025 - 09/30/2025	XYZ SE Benefits Counseling Agency	T2018 UC	10	\$77.11	\$771.10
08/01/2025- 10/31/2025	ABC SE Agency	T2018 UC	30	\$77.11	\$2,313.30

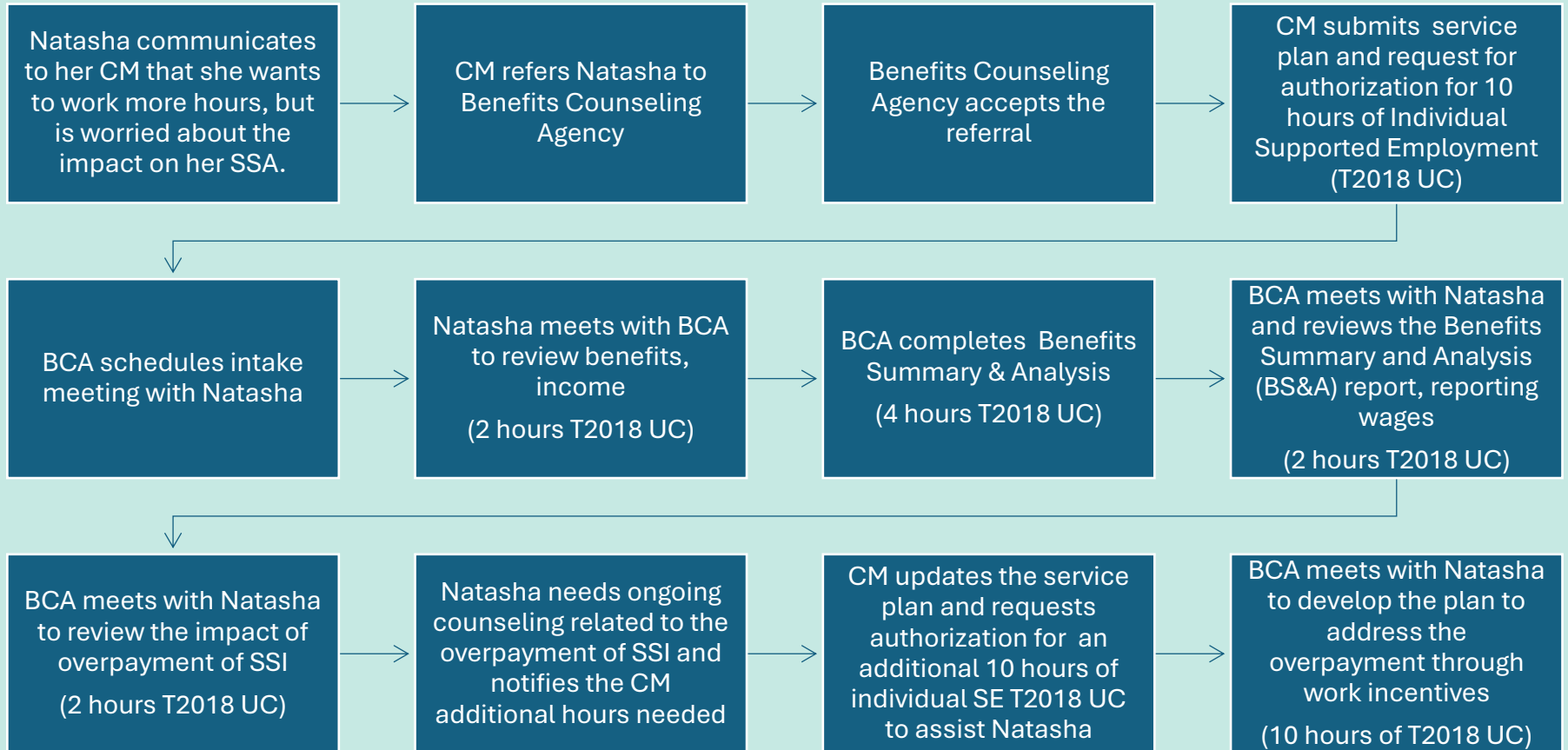
Bruce



Bruce

Dates Span	Provider	Service	Units	Rate	Total Monthly Cost
07/01/2025 - 09/30/2025	XYZ SE Benefits Counseling Agency	T2018 UC	10	\$77.11	\$771.10
10/01/2025-12/31/2025	XYZ SE Benefits Counseling Agency	T2018 UC	10	\$77.11	\$771.10

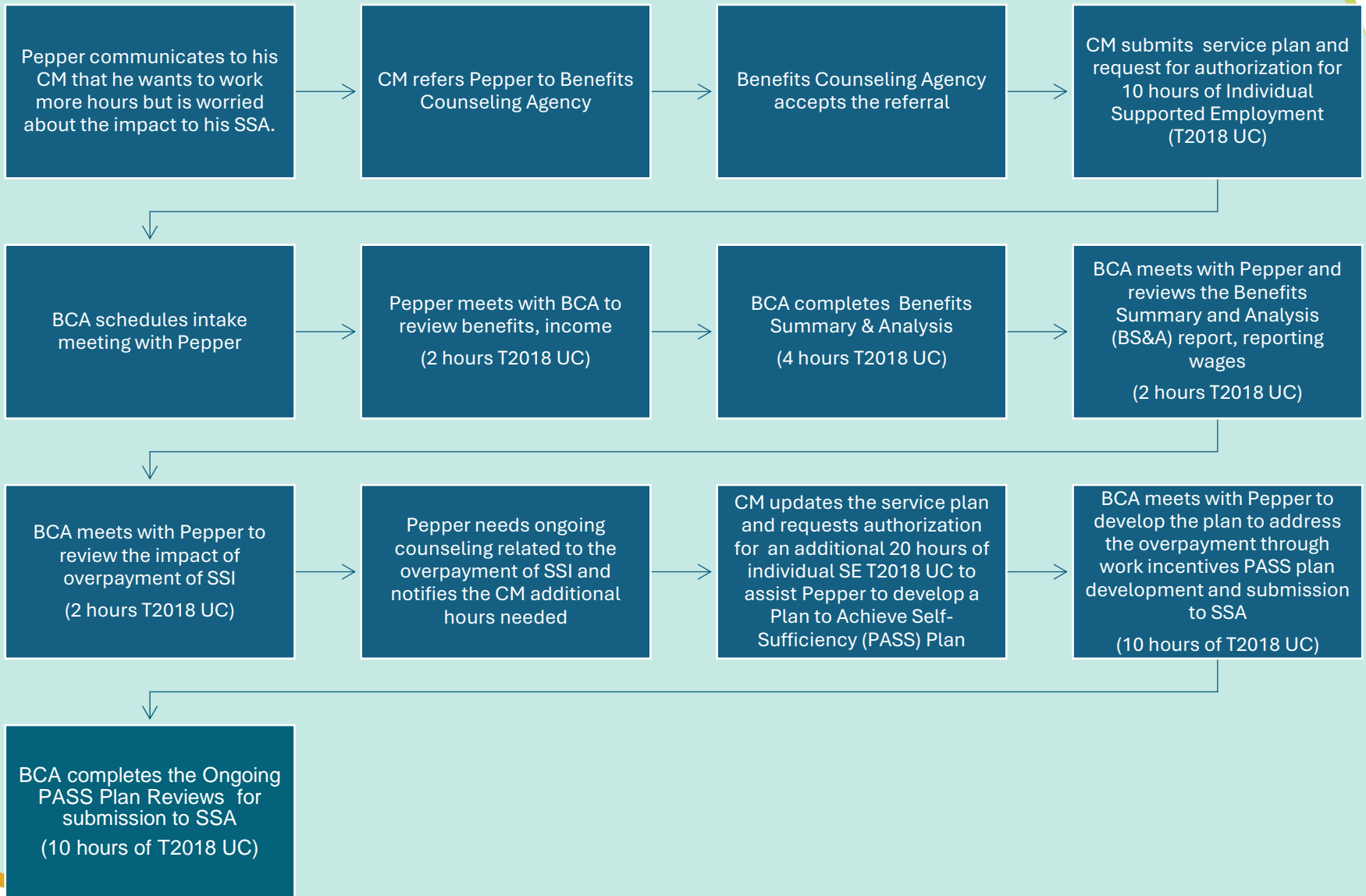
Natasha



Natasha

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Pepper



Pepper

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07/01/2025 - 08/31/2025	XYZ SE Benefits Counseling Agency	T2018 UC	10	\$77.11	\$771.10
09/01/2025- 11/30/2025	XYZ SE Benefits Counseling Agency	T2018 UC	20	\$77.11	\$1,542.20

Resources

- Iowa Vocational Rehabilitation: Calculators and other resources: <https://workforce.iowa.gov/vr/career-planning-other-services/planning-your-benefits>
- Ticket to Work: <https://choosework.ssa.gov/>
- United Way of Central Iowa/UpLift/Disability Rights Iowa: https://www.uwstory.org/sites/uwstory/files/UpLift_PublicBenefits101-booklet.pdf?utm_source=chatgpt.com
- Work Incentive Planning and Assistance (WIPA): <https://www.ssa.gov/work/WIPA.html>



Questions?

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Health and
Human Services