



# UNDERSTANDING WORK INCENTIVES & BENEFITS PLANNING

FOR FAMILIES, EDUCATORS & YOUTH WITH DISABILITIES

## WHAT IS A WORK INCENTIVE?



A work incentive is a rule or program from the Social Security Administration (SSA) that helps people with disabilities work without risk of immediately losing their benefits. These incentives provide a safety net, making it easier to try employment and gradually increase income while keeping access to healthcare, SSI, or SSDI during the transition.

## WHO IS A CERTIFIED BENEFITS PLANNER?



A Certified Benefits Planner is a trained professional who provides individualized guidance on understanding Social Security benefits (SSI and SSDI), and helps people understand how working impacts those benefits. To connect with a certified benefits planner, you can find your local WIPA or IVRS office using the information below.

## WHAT DOES WIPA STAND FOR?



WIPA is **W**ork **I**ncentives **P**lanning and **A**ssistance, a nationally SSA-funded program that provides no-cost certified benefits counseling to eligible people receiving SSI or SSDI. Staff must complete special training through Virginia Commonwealth University (VCU) or Cornell to be Certified.

## WHO ELSE IS A CERTIFIED BENEFITS PLANNER?



In Iowa you can access certified benefits planning through:

- Iowa WIPA housed at Disability Rights Iowa
- Iowa Vocational Rehabilitation Services
- Children and Families of Iowa and other community partners

## YOU'RE NOT ALONE IN NAVIGATING THIS



Navigating disability benefits and work can feel overwhelming. SSA does want to encourage youth to work! Reach out to certified benefits planners in Iowa and ask for help!

- Iowa WIPA: **1-800-779-2502** | <https://disabilityrightsiowa.org/>
- IVRS: **1-800-532-1486** | <https://workforce.iowa.gov/vr/contact>