Slide 1:

Categorizing Clients: A Stoplight Approach

Slide 2:

When working with clients who receive SSDI benefits, it’s common to encounter hesitation, misinformation, or even fear.

Slide 3:

It can take a long time for people to receive disability benefits, so there is a natural hesitation when people begin considering a return to work.

Slide 4:

While it is still necessary to personalize your work to each client’s specific needs, using a “stoplight” approach can help you categorize people into three groups.

Slide 5:

Picture a traffic signal and categorize clients into 3 types:

1. Green people who are a “go!”,
2. Yellow people who are more cautious, or
3. Red people who are not ready to take any risks.

Let’s take a closer look at each of these groups.

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“Green” people are often highly motivated to return to work and are driven by a desire to earn as much as they can. By and large, these clients aren’t concerned about losing their cash benefits. In fact, they may actually want to lose them!

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Overall, green people value their independence and some view benefits as some kind of “charity.” They're eager and willing to work full-time and to lose their SSDI benefits.

Slide 8:

The most effective way to work with green people is to use net income comparisons. This information shows them that they will be better off financially if they return to work.

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Highlight work incentives such as the trial work period (TWP), grace period, extended period of eligibility (EPE), extended period of Medicare coverage (EPMC), expedited reinstatement (EXR), Medicaid Buy-In’s, earned income tax credit (EITC), HUD’s earned income disregard, or the Plan for Achieving Self Support (PASS).

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“Yellow” people tend to be cautious. While they want to return to work and increase their income, they have reservations about losing the SSDI benefits they have come to rely on. They may be willing to consider losing benefits in the future, but they need the security that comes from knowing there are safety nets in place.

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Many yellow people may be willing to consider losing benefits in the future, but they need the security of knowing there are safety nets in place.

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Have information ready to share, including:

* The financial benefits of returning to work rather than working part-time (with income below SGA limits) and continuing to receive benefits
* How they can get back cash benefits if they stop working or if their earnings later drop through extended period of eligibility (EPE) and expedited reinstatement (ExR)
* How they can continue to receive medical benefits after returning to work, even if their cash benefits end with extended period of Medicare coverage

Slide 13 & 14:

It’s best to help yellow people by working in stages. First, keep earnings below SGA level by using impairment-related work expenses (IRWE), susbsidies, and special conditions.

Second, compare what the client's earnings would be working full-time without benefits to what they are working part-time and receiving SSDI benefits.

Third, share information about how work incentives could reduce out-of-pocket expenses and possibly increase income. Use a net income comparison to show pros and cons for each option.

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“Red” people are risk-averse and do not want to take chances with their benefits. Some are unwilling to work at all as they are afraid that they will lose something, regardless of any safety nets and protections.

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It can be difficult for red people to even consider losing their SSDI benefits. They may have heard horror stories from others about losing essential benefits or having huge overpayments. So it is important to share success stories and show that good things can happen if they return to work.

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When working with red people, keep in mind:

1. It may be difficult to persuade them to return to work.
2. It is important to not overwhelm your client and to focus on a few work incentives that either reduce costs or protect benefits while increasing income.
3. It is vital to build trust with the clients. They will need to be won over and shown that good things will result when they take advantage of work incentives.
4. It may be useful to connect them with someone else who shared similar fears but went to work and used work incentives successfully.

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While the stoplight categories can be helpful in gauging a client's willingness to return to work, it is rare to have someone fit solely in one section. Most people will cross between colors. Even some people who seem ready to work their way off benefits may be hesitant once they start the process.

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The most effective way to show people they would be better off financially if they return to work and lose their SSDI benefits is to share success stories and information. Confidence and peace of mind comes from knowing that there are work incentives available that will allow them to keep medical benefits and regain cash benefits if they stop working or cut their earnings.

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Just to recap, your mission is to:

* Reach green people faster and help them return to work in a full-time position
* Support yellow people and show how they could make more money working their way off SSDI benefits
* Soften the resistance of red people

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For more information, to see success stories, and to learn other techniques, visit: [www.explorevr.org/returntoworkssdi](http://www.explorevr.org/returntoworkssdi).