

# Holding Engaging Conversations about Work

## *Meeting the Person Where They Are*

Minnesota Department of Human Services  
2016 Informed Choice for Employment

This document provides an overview of five different scenarios you may encounter in your work. It gives some quick responses and helpful resources and tips to move the conversation forward.

<b>Work is NOT an option for me</b> <i>Pre-Contemplative Stage</i>		
<b>Person's thoughts or actions...</b>	<b>Quick responses...</b>	<b>Helpful resources and tips...</b>
<p>A person may say...</p> <ol style="list-style-type: none"> <li>1. I can't work because...               <ol style="list-style-type: none"> <li>a. I have a disability.</li> <li>b. I'll lose my benefits.</li> <li>c. I don't have transportation.</li> <li>d. Etc.</li> </ol> </li> <li>2. No one will hire me.</li> <li>3. I had a bad experience working.</li> </ol> <p>A person may feel...</p> <ol style="list-style-type: none"> <li>4. Uncertainly about working.</li> <li>5. Anxiety about what work will do to their cash benefits and health insurance.</li> <li>6. Fear about work performance.</li> <li>7. Confusion about options are available.</li> </ol> <p>A person may have done...</p> <ol style="list-style-type: none"> <li>8. Nothing. They may not have taken any steps and are unaware of supports.</li> </ol>	<ol style="list-style-type: none"> <li>1. <u>Am I able to work?</u> Anyone who wants to work CAN work!</li> <li>2. <u>What can I do?</u> You can find work that matches your interests and career goals.</li> <li>3. <u>Will an employer hire me?</u> Identify strengths and abilities, and finding a match.</li> <li>4. <u>Will I lose my monthly check?</u> Work and benefits can often go together to support your goals.</li> <li>5. <u>Will I lose my health insurance?</u> Almost always, you can work and keep health care benefits.</li> </ol>	<ol style="list-style-type: none"> <li>1. Career exploration exercises</li> <li>2. DB101 success stories</li> <li>3. Actively encourage beneficiaries to make additional contacts as needed when questions arise. Be as welcoming as possible when beneficiaries call with additional questions or concerns.</li> <li>4. Offer to share information to family members.</li> </ol>

## I'm interested in work

### *Contemplative Stage*

Person's thoughts or actions...	Quick responses...	Helpful resources and tips...
<p>A person may say...</p> <ol style="list-style-type: none"> <li>I've just started thinking about work.</li> </ol> <p>A person may feel...</p> <ol style="list-style-type: none"> <li>Anxiety about what paid work will do to their cash benefits and health insurance.</li> <li>Uncertainly about working and may vacillate between wanting to work and not wanting to work.</li> </ol> <p>A person may have done...</p> <ol style="list-style-type: none"> <li>Had a bad experience working</li> <li>No goal setting</li> <li>Have not taken any steps to prepare for employment.</li> <li>No steps have been taken to gain additional training or education.</li> </ol>	<ol style="list-style-type: none"> <li><u>Will I lose my monthly check?</u> Not necessarily, it is very possible to work and still maintain some connection to cash benefits at some level.</li> <li><u>Will I lose my health insurance?</u> Not necessarily and you may become eligible for new health care benefits.</li> <li><u>Am I actually able to work?</u> Anyone who wants to work CAN work, given services and support!</li> <li><u>What am I capable of doing?</u> We can do some career exploration to find out what you like and can do.</li> <li><u>How do I know you are giving me correct information?</u> Use neutral sources to reassure such as DB101.</li> </ol>	<ol style="list-style-type: none"> <li>Watch out for TMI syndrome – “too much information”.</li> <li>Provide documentation.</li> <li>Review programs that can support work including <a href="#">SSDI Work Incentives</a> and <a href="#">SSI Work Incentives</a></li> <li>Provide information about where to get help with career exploration and make direct referrals as needed.</li> <li>Provide proactive follow-up contacts with each beneficiary in the contemplative stage.</li> <li>Set up a myDB101 account, run an estimator session to see how benefits and work go together, and use Talk to an Expert live chat when you have questions.</li> </ol>

## I'm preparing for work

### *Preparatory Stage*

Person's thoughts or actions...	Quick responses...	Helpful resources and tips...
<p>A person may say...</p> <ol style="list-style-type: none"> <li>1. I want to work.</li> </ol> <p>A person may feel...</p> <ol style="list-style-type: none"> <li>2. Some lingering worry or doubt related to the decision to pursue paid employment.</li> </ol> <p>A person may have done...</p> <ol style="list-style-type: none"> <li>3. Some steps to prepare for employment such as initiating services with VR, Employment Network, or other community rehabilitation provider.</li> <li>4. Identified a work goal, although some refinement may still be necessary.</li> <li>5. Conducted some investigation into what it will take to achieve the employment or self-employment goal.</li> <li>6. Be working while preparing for a future occupational goal.</li> </ol>	<ol style="list-style-type: none"> <li>1. <u>Where can I get help paying for the preparation I need to achieve my occupational goal?</u> There are lots of helpful resources to help you prepare for work like VR.</li> <li>2. <u>Can you explain how my occupational goal will affect my benefits again?</u> Let's do a DB101 estimator session to see what will happen.</li> <li>3. <u>Is there anything I need to tell SSA as I prepare for work?</u> Yes, there are things you must tell SSA. We can read about them on DB101.</li> <li>4. <u>What happens if I have to work while I prepare for my ultimate work goal?</u> There are programs that can help you along the way. We can find those together and build your plan.</li> </ol>	<ol style="list-style-type: none"> <li>1. It may be helpful to consider a PASS plan.</li> <li>2. Review service and support the person may need to complete the preparatory phase.</li> <li>3. Make certain the beneficiary is connected to VR, ENs, or combinations thereof.</li> <li>4. Review programs that can support work including <a href="#">SSDI Work Incentives</a> and <a href="#">SSI Work Incentives</a></li> <li>5. Specific counseling on use of the Ticket to Work should be provided to those individuals who could benefit from this provision.</li> <li>6. Set up a myDB101 account, run an estimator session to see how benefits and work go together, and use Talk to an Expert live chat when you have questions.</li> </ol>

## I'm looking for a job

### *Job Search Stage*

Person's thoughts or actions...	Quick responses...	Helpful resources and tips...
<p>A person may say...</p> <ol style="list-style-type: none"> <li>1. I have an employment goal</li> <li>2. I want a job</li> </ol> <p>A person may have...</p> <ol style="list-style-type: none"> <li>3. Lingering uncertainty about how the employment goal will affect cash payments &amp; health insurance work.</li> </ol> <p>A person may have done...</p> <ol style="list-style-type: none"> <li>4. Some job search activity of some sort has begun or is about to begin.</li> <li>5. If self-employment is the goal, the person may have completed the business plan, have purchased all (or most) of the items needed to operate the business and is on the cusp of initiating sales of products and/or services.</li> <li>6. Conducting job searches for some time and may have one or more job offers pending.</li> <li>7. In some instances, a person has been looking for a long time, but has been unable to secure a position. Job offers may have been made that have been rejected, or the job search may not have resulted in any offers to date.</li> </ol>	<ol style="list-style-type: none"> <li>1. <u>How will my employment goal affect my benefits again?</u> Let's look at the estimator to see what will happen.</li> <li>2. <u>What do I need to tell SSA when I get a job or open my business?</u> Let's read about the reporting requirements.</li> <li>3. <u>What if I get a job that offers health insurance benefits – should I sign up?</u> Yes.</li> <li>4. <u>My job search is not going very well – where can I get help finding a job?</u> Let's take a look at some job search sites.</li> <li>5. <u>What happens if I try to work, but end up having to quit?</u> Your benefits are a safety net and will be there if you need them.</li> </ol>	<ol style="list-style-type: none"> <li>1. Probe for potential future use of work incentives such as IRWEs, Subsidy or BWEs. Provide explanations of how any applicable work incentives would benefit the individual and how they are applied.</li> <li>2. Check to see that assistance with job search activity is obtained as needed. Make referrals to VR, ENs, etc. as needed.</li> <li>3. People who receive multiple job offers, but repeatedly turn them down may have lingering fears about benefits loss. Ask questions about why jobs are declined and provide additional information about work incentives as needed.</li> <li>4. It is critical to act strategically when accepting jobs. Counseling must be provided which helps beneficiaries critically examine the cost/benefit of job offers.</li> <li>5. Ease anxiety about benefit cessation by explaining the various options for reinstating benefits if earnings are reduced or employment stops.</li> </ol>

<b>I'm working</b> <i>Employment Stage</i>		
<b>Person's thoughts or actions...</b>	<b>Quick responses...</b>	<b>Helpful resources and tips...</b>
<p>A person may say...</p> <ol style="list-style-type: none"> <li>1. I am working</li> <li>2. I've been working for some time</li> </ol> <p>A person may feel...</p> <ol style="list-style-type: none"> <li>3. They are ready for a promotion or a change in work.</li> <li>4. Anxiety from a problem that is causing them to consider quitting or cutting back on their work.</li> <li>5. Anxiety about losing benefits.</li> </ol> <p>A person may have done...</p> <ol style="list-style-type: none"> <li>6. Not reported wages.</li> <li>7. Limited their work so benefits do not change.</li> </ol>	<ol style="list-style-type: none"> <li>1. <u>I am considering a change in my employment status – what will this do to my benefits?</u> Let's look at the estimator to see what will happen.</li> <li>2. <u>My earned income will soon be high enough to cause the loss of benefit payments – should I scale back my work?</u> No.</li> <li>3. <u>My employer is offering health insurance – should I sign up?</u> Yes.</li> <li>4. <u>SSA sent me a letter saying I owe them money – help!</u> Let's Talk to an Expert to get more information.</li> </ol>	<ol style="list-style-type: none"> <li>1. Encourage increased earnings by providing information about how work incentives support an overall increase in total income when working.</li> <li>2. Beware of the trap that all people need to retain cash benefits at all costs! It is not necessarily "bad" to lose cash payments due to work and it should never be presented this way!</li> <li>3. Know the eligibility criteria for the various employment service providers, in particular who can serve people with disabilities who are already working.</li> <li>4. Reiterate the need to report earnings and provide instruction on effective reporting.</li> </ol>