

Financial Counselor Resource and Referral Guide

This Resource and Referral Guide was developed to assist Financial Counselors who are providing services to individuals with disabilities, including those receiving Social Security Disability benefits such as Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) through the Social Security Administration (SSA).

When serving SSA beneficiaries, there can be an added level of complexity because the disability service system can be confusing, both to beneficiaries and the professionals assisting them. The goal of this guide is to help you identify resources and organizations that can help clients manage situations that go beyond what can be addressed through financial counseling.

Content

This guide is broken down into two sections:

I. Disability Specific Federal Resources: The first section lists the area of need a person may benefit from, as well as the services provided, contact information and hints on when to use the resource/s.

II. Specific Disability Supports: The second section provides resources and contact information for a variety of specific disability resources.

Disability Specific Federal Resources

Area of Need	Targeted Services	Provider/Contact Information	When to Use
Accommodation and/or Assistive Technology (AT) on the job	Employer and Employee workplace accommodations, rights and responsibilities, recommended products and guidance. Americans with Disabilities Act (ADA) compliance assistance.	Job Accommodation Network (JAN) askjan.org/links/about.htm (800) 526-7234 (Voice) (877) 781-9403 (TTY) National Nonprofit	You could refer a consumer here, or have the person refer their employer to this site if they mention needing an accommodation either on the job or during the application or hiring process. This is a national organization and a great resource for those who think they cannot work or advance without a workplace accommodation.
Americans with Disabilities Act (ADA) (also see SSA Protection and Advocacy for Disability Rights)	Information, guidance and training on the ADA	adata.org/national-network Toll Free Voice or TTY 1-800-949-4232 National Nonprofit	If someone feels he or she has been discriminated against due to their disability, you can refer them to this website to see if they may be covered under the ADA. They can search comprehensive ADA information, services and products.
Centers for Independent Living (CILs)	Programs that support community living and independence for people with disabilities.	ilru.org/projects/cil-net/cil-center-and-association-directory National Nonprofit	If you feel a person would benefit from independent living skills training, peer counseling, housing assistance, employment-related assistance or healthcare access, the CIL is a nonprofit run by people with disabilities and their programs support a wide array of independent living topics. Some centers help with the disability benefits application

Area of Need	Targeted Services	Provider/Contact Information	When to Use
			process. Some sites also help navigate the establishment of PASS accounts.
Consumer Financial Protection Bureau (CFPB)	Consumer protection from unfair, deceptive or abusive practices.	Consumer Financial Protection Bureau consumerfinance.gov/complaint Federal Agency	If a person reports to you that a bank, lender or financial company has treated the person unfairly, they may file a complaint thru the CFPB.
Disability Employment	Vocational Rehabilitation (VR)	The Council of State Administrators of Vocational Rehabilitation (CSAVR) csavr.org National Nonprofit	If a person is interested in finding a job or is looking for education and training to secure a job, but has significant barriers, refer them here for vocational assistance with career development.
Housing and Urban Development (HUD)	Information on affordable housing, housing subsidies, eviction prevention and home maintenance.	hud.gov/topics/information for disabled persons	If someone needs shelter, is seeking a housing provider, housing accessibility or housing services.
Medicaid Buy-In	The Medicaid Buy-In program Medicaid coverage for people with disabilities.	dol.gov/sites/dolgov/files/odep/topics/medicaidbuyingqaf.pdf	When someone needs Medicaid coverage because he or she is working and earning more than the allowable limits for regular Medicaid.

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<p>Savings Options: ABLER Account</p>	<p>The Stephen Beck, Jr. Achieving a Better Life Experience (ABLE) Act of 2014 allows those with disabilities to save for qualified disability expenses (QDEs) without the risk of losing their benefits from assistance programs like SSI and Medicaid.</p>	<p>Achieve a Better Life Experience (ABLE) Savings Account</p> <p>ABLE National Resource Center ablenrc.org</p>	<p>When someone is interested in saving for the long-term, but is concerned about the impact their savings will have on their public benefits, you can refer them to this website.</p> <p>Note: Must have been determined to have a disability prior to age 26.</p>
<p>Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)</p>	<p>Apply for disability or retirement benefits, Supplemental Security Income, Medicaid and Medicare.</p>	<p>Social Security Administration (SSA) ssa.gov 1-800-772-1213 TTY 1-800-325-0778</p> <p>To open a mySSA account: ssa.gov/myaccount</p> <p>Federal Agency</p>	<p>If a consumer reports that he or she receives either SSI or SSDI or both, they can call the 800 number to request a Benefits Planning Query-BPQY Form SSA-2459 to get their disability benefit history. A person can also open a mySSA account online.</p>
<p>SSA Protection and Advocacy</p>	<p>Serves Social Security Disability Insurance and Supplemental Security Income beneficiaries with disabilities who feel that SSA has discriminated against them.</p>	<p>Protection and Advocacy for Beneficiaries of Social Security (PABSS)</p> <p>National Nonprofit</p>	<p>The PABSS Program provides legal support, advocacy and information to help you resolve disability employment-related concerns. PABSS can help at no cost if a person receives SSI or SSDI.</p>

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<p>SSI and SSDI Work Incentives and Benefits Advisement</p>	<p>Assistance for beneficiaries of SSI and/or SSDI who want to know how working will affect disability and public benefits.</p>	<p>Work Incentive Planning and Assistance (WIPA) choosework.ssa.gov/findhelp Federal Program</p>	<p>When a beneficiary is actively seeking employment or a job with more hours/pay, you can refer them to a Community Work Incentives Coordinator (CWIC). CWICs work for the WIPA project and can provide in-depth counseling about benefits and the effect of work on those benefits.</p>

Specific Supports by Disability

Area of Need/ Support	Services	Contact Information
Arthritis: Arthritis Foundation	Learn about the different types of arthritis, symptoms and local treatment offices.	arthritis.org
Asthma and Allergy Foundation	AAFA is the only asthma and allergy patient organization that offers educational programs and tools for patients, caregivers and health professionals; find a local office.	aafa.org
Autism	Autistic disorder (sometimes called autism or classical ASD) is the most common condition in a group of developmental disorders known as the autism spectrum disorders (ASDs).	ninds.nih.gov/disorders/autism/autism.htm
Autoimmune Diseases	American Autoimmune Related Diseases Association (AARDA) seeks to consolidate the voice of autoimmune disease patients and to promote increased education, awareness and research into all aspects of autoimmune diseases through a collaborative approach; list of resources.	aarda.org
Blind and Visually Impaired	The National Federation for the Blind (NFB) has affiliates in every state as well as the District of Columbia and Puerto Rico. Directory of services and resources in your area.	nfb.org/state-and-local-organizations
Cancer: American	Learn about making treatment decisions, coping	cancer.org

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Cancer Society	with side effects, handling financial matters, caregiving and living well after cancer. The American Cancer Society also has programs and services to help you manage cancer treatment and recovery and find the emotional support you need in your area.	
Diabetes: American Diabetes Association	Local offices of prevention and diabetes treatments that improve the lives of all people affected by diabetes.	diabetes.org
Disabilities: Administration on Disabilities	The Administration on Disabilities works with states, communities and partners in the disability networks to increase the independence, productivity and community integration of individuals with disabilities. Local links provided.	acl.gov/about-acl/administration-disabilities
Heart: American Heart Association	The American Heart Association is a nonprofit organization that funds cardiovascular medical research, educates consumers on healthy living and fosters appropriate cardiac care in an effort to reduce disability and deaths caused by cardiovascular disease and stroke; links to local provider.	heart.org
HIV/AIDS	Basic information about HIV/AIDS, HIV prevention and HIV testing. For those just diagnosed with HIV, find information on next steps. Learn how to stay healthy while living	aids.gov

Area of Need/ Support	Services	Contact Information
	with HIV; listing of national providers.	
Mental Health: National Alliance on Mental Illness (NAMI)	Providers offer supports, services and treatment options that may help people affected by mental illness.	nami.org
Multiple Sclerosis (MS): National Multiple Sclerosis Society	Multiple Sclerosis can have varying effects on a person's ability to work. Explore career options, whether to disclose MS and your rights under the ADA.	nationalmssociety.org
Parkinson's Foundation	Find a Parkinson's provider and support network near you.	parkinson.org/understanding-parkinsons/what-is-parkinsons