By Lucy Wong-Hernandez

Benefits Planning Assistance and Outreach (BPAO) Program

Introduction
The federal BPAO program is a multi-agency collaboration designed to empower individuals with disabilities to reach their employment goals and become financially self-sufficient. The Social Security Administration (SSA), as authorized by the Ticket to Work and Work Incentives Improvement Act (WIIA) of 1991, awarded 116 cooperative agreements to a variety of community organizations. These Benefits Planning, Assistance and Outreach programs (BPAO programs) provide for all SSA beneficiaries with disabilities (including transition-to-work-aged youth) access to benefits planning and assistance services. Cooperative agreements were awarded through all 50 states, District of Columbia, and the U.S. Territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico and Virgin Islands.

Goals of the BPAO Program
The goals of the Benefits Planning, Assistance and Outreach Program are to better enable SSA’s beneficiaries with disabilities to make informed choices about work. Each BPAO program has Benefits Specialists who:

1. Provide work incentives planning and assistance to SSA’s beneficiaries with disabilities.
2. Conduct outreach efforts to those potentially eligible to participate in Federal or State work incentives programs.
3. Work in cooperation with Federal, State, and private agencies and non-profit organizations that serve beneficiaries.

Mission:
To increase employment opportunities for Asian Americans and Pacific Islanders with disabilities nationwide.

Based at:
University of Hawaii at Manoa, Center on Disability Studies

In collaboration with:
Hawaii Centers for Independent Living
Hawaii Vocational Rehabilitation and Services for the Blind Division

Funded by:
U.S. Department of Education
Rehabilitation Services Administration
Training BPAO Benefits Specialists on Social Security Work Incentives

- SSA contracted with Cornell University, Virginia Commonwealth University and the University of Missouri-Columbia to provide technical assistance and training to all BPAO Benefits Specialists on SSA’s disability programs and work incentives, the Medicare and Medicaid programs, and on other Federal work incentives programs.

- BPAO Program awardees must provide training and technical assistance to their effects on other programs’ eligibility and benefits.

How does BPAO work for SSA beneficiaries?

If a person receives Social Security Income (SSI) and/or Social Security Disability Income (SSDI), and wants to find a job or to work more hours at an existing job, BPAO can provide them with valuable information about benefits and employment including:

- Work incentives that may help participants maintain healthcare benefits.
- How to re-establish benefits if employment is lost.
- Additional work expenses that qualify as deductions for Security Supplemental Income recipients who are blind.
- Work incentives for enrolled students.
- How to deduct disability-related out-of-pocket expenses (Impairment Related Work Expenses).
- How to receive Social Security Disability Income for a minimum of nine months without impacting SSDI monthly checks (Trial Work Period).
- How to create a special account to help pay for school, adaptive equipment, transportation or other employment needs (Plan for Achieving Self-Support [PASS]).

For a person with a disability receiving SSA benefits, going to work can be a difficult decision to make. Persons with disabilities want to work but may be concerned about losing their medical benefits and the financial security of their Social Security checks. The SSA realizes that people with disabilities can work and want to work. Consequently, the SSA created a variety of work incentives that make it easier for such individuals to go to work, whether they gradually work their way off Social Security benefits or work part-time.

The Hawaii Centers for Independent Living (HCIL), a partner of the National Technical Assistance Center (NTAC), in collaboration with SSA, provides free and accurate information on how wages may impact on Social Security benefits. Through the cooperative agreement with SSA, HCIL employs Benefits Planning Specialists who can explain the SSA work incentives and how to use them. Services are individualized and promote consumer choice. Centers for Independent Living are located across the state of Hawaii, Guam, and Commonwealth of the Northern Mariana Islands (CNMI).

BPAO Agencies by State

- For more specific information, visit the state-by-state contact list: www.ssa.gov/work/ServiceProviders/bpaofactsheet.html
- Or you can write to:
  Social Security Administration
  Office of Employment Support Program
  6401 Security Boulevard
  107 Altmeyer Building
  Baltimore, MD 21235-6401

In Hawaii, for more information about BPAO, contact HCIL by telephone: (808) 522-5400, by Fax: 522-5427, and TTY/TDD at 536-3739. In other States and U.S. Territories, contact local agencies and the nearest Center for Independent Living (CIL) for further information.