



policyworks



# 2015

# CareerACCESS

Independence Through  
Employment



*“We’ve come so far as a country . . . but our work is far from over. We must continue to fight for policies that promote equal opportunity, full participation, self-determination, independent living and economic self-sufficiency for people with disabilities and their families.”*

*- Senator Tom Harkin*

Adult  
Coaching  
Counseling  
Employment  
Support  
Services

**CareerACCESS - Independence Through Employment**  
Adult Coaching, Counseling, and Employment Support Services

**Contents**

Background.....	2
CareerACCESS - Reform and Advocacy at State and Federal Levels .....	2
The National Policy Question.....	3
The Hypothesis .....	3
The Challenge .....	3
A Bold New Approach .....	4
CareerACCESS Policy Framework and Design .....	4
CareerACCESS and the ICP .....	5
CareerACCESS Aligns with Emerging State Policy and Practice.....	6
CareerACCESS Feasibility Study Topic Areas .....	7
TOPIC AREA I – Grassroots Advocacy, Contributions, Plans and Tasks.....	7
TOPIC AREA II - Application Rules and Criteria .....	7
TOPIC AREA III - Career Coaching Services .....	7
TOPIC AREA IV - Individualized Career Plan.....	7
TOPIC AREA V - ICP Services Funding.....	7
TOPIC AREA VI - Costs/Benefits Analysis.....	7
TOPIC AREA VII - State Selection Criteria .....	8
TOPIC AREA VIII - Pilot Projects Evaluation.....	8
TOPIC AREA IX - Means Tested and other Public Program Interactions .....	8
TOPIC AREA X - Administration .....	8
A Community Policy Initiative: Join Us - Help Us Move CareerACCESS Forward.....	8

# **CareerACCESS - Independence Through Employment**

## **Adult Coaching, Counseling, and Employment Support Services**

### ***Background***

---

In 2011, the World Institute on Disability (WID) established the Center on Economic Growth (CEG) focusing on disability, economic growth and prosperity. Its purpose is to address the failure of current policies and programs to impact the dramatic unemployment rate and poverty of people with disabilities.

WID's Center on Economic Growth (CEG) began to develop and design a new policy initiative to increase the employment rate for young adults with disabilities who are current or future Supplemental Security Income (SSI) recipients. CareerACCESS represents the policy framework developed through these efforts. Its ultimate goal is to reform current SSI policies and programs in order to improve economic outcomes of individuals with disabilities who without such reform face a lifetime of poverty and dependence on federal benefits. SSI is a means tested benefits program administered by the Social Security Administration (SSA).

### ***CareerACCESS - Reform and Advocacy at State and Federal Levels***

---

WID, the National Council on Independent Living (NCIL), and PolicyWorks (PW) are leading the development of, and advocacy for, CareerACCESS. These organizations are actively seeking input from subject matter experts, policy advocates, thought leaders and young adults with disabilities who may benefit from the policy initiative and subsequent reforms.

The current framework debuted at NCIL's National Conference in July of 2013 in Washington DC. NCIL young adult Kendra Scalia presented on CareerACCESS and presided over a discussion panel with NCIL members including Congressional staff, policy experts and thought leaders.

Kendra's NCIL presentation: <http://www.ourcareeraccess.org/index.php/supporters/>

The Spring 2014 edition of NCIL's *Legislative & Advocacy Priorities Guide* lists CareerACCESS as an "Employment and Economic Equity" priority. NCIL is calling on Congress to reform SSI for career building young adults. In addition, the California State Council on Developmental Disabilities (SCDD) has written both Houses of Congress requesting that these pilot projects be funded and implemented.

In 2015 CareerACCESS young adults and their allies continued to advocate and educate federal policy makers and state officials with the goal of developing specific state pilot projects. 2015 Hearings sponsored by the National Council on Disability (NCD) and NCIL featured young adults who educated key national officials, legislative staff, and Members of Congress on the timeliness of CareerACCESS projects.

Modernizing a monolithic program such as the current SSI program is a formidable challenge. Significant state discussions emerged in 2015 in Michigan and other states as supportive approaches to concrete developments that could establish state pilot projects with CareerACCESS design features and services.

Young adults with disabilities nationally who are supporting this initiative demand that SSI's safety net become a springboard of opportunity.

# **CareerACCESS - Independence Through Employment**

## **Adult Coaching, Counseling, and Employment Support Services**

Initial efforts include the establishment of design principles and a program framework guiding reform and ensuring the effectiveness and value of solutions.

This work moves forward today at the local, state and national level.

*"We have a new generation of young people with disabilities entering the labor force...they grew up in integrated classrooms and accessible communities, expect to work in mainstream jobs and are unwilling to accept living in poverty with meager supports from the government."  
-Senator Tom Harkin*

### ***The National Policy Question***

---

How can the average young adults with a disability gain access to their careers, and so change the stagnant employment rates of Americans with disabilities?

### ***The Hypothesis***

---

**If:**

- SSI's eligibility rule that requires an individual with a disability to prove an incapacity to work is removed,
- Earnings thresholds are raised to offset the high cost of managing disability,
- Fear of losing eligibility to government cash benefits and healthcare is addressed, and
- Job support services are readily available.

**Then:**

The rate of unemployment and underemployment will be significantly lower than the current rates for young adults with disabilities up to age 30.

### ***The Challenge***

---

Since 1956, young adults with disabilities must prove their inability to work to be eligible for Social Security disability programs. In particular, SSI (Supplemental Security Income) recipients are relegated to lives of poverty to remain eligible for cash benefits and access to health care. Current SSI rules leave recipients no ability to build assets, resulting in little success moving from poverty into self-sustaining jobs and careers. Young adults with disabilities who are exploring work must balance their need for financial assistance, health care, personal attendant care and accommodation requirements while overcoming low cultural expectations, lack of employment experience and an extremely challenging job market.

The Social Security disability rolls grow annually while the employment rates of people with disabilities stay the same. Recognizing that the current Social Security Administration's Supplemental Security Income (SSI) Program's eligibility rules foster dependence through systemic barriers to employment and independence, a bold new approach is needed to support a paradigm shift in the employment rate for individuals with disabilities.

## **CareerACCESS - Independence Through Employment**

### Adult Coaching, Counseling, and Employment Support Services

*"I am sensing a growing recognition in Washington that we should not force people with disabilities to prove they cannot work in order to be eligible for supports from the government. The 1956 definition of disability in the Social Security Act, and the entitlement programs . . . need to be modernized so they are in alignment with the ADA's goals of equality of opportunity, full participation, independent living and economic self-sufficiency."*

*-Senator Tom Harkin*

### ***A Bold New Approach***

---

The **CareerACCESS** initiative will support participants through career coaching, benefits and asset building counseling, and employment support services. Participants will be able to receive SSI federal cash benefits, health care, and to build and keep their own assets from 18 to 30 years of age. CareerACCESS is envisioned to be comprehensive approach that realigns new and existing supports from across federal agencies designed to empower young adults to build careers and achieve independence.

CareerACCESS is intended to simplify eligibility and reporting requirements for young adults with disabilities seeking career employment as a path to independent living.

In order to optimize success, young adults with disabilities in CareerACCESS will receive health and community living benefits and be routed early to employment supports and mentoring so that work is assumed instead of discouraged. CareerACCESS young adults may accumulate assets while receiving SSI cash benefits to offset the cost of managing a disability. Young adults will access these services and supports while maintaining enrollment in CareerACCESS through an individualized plan to achieve career path employment and independent living by age 30.

WID, PolicyWorks and NCIL expect the new approach will substantially improve employment rates, and shift expectations and outcomes of young adults with disabilities throughout the pivotal transition period.

WID believes that the single most significant change needed to increase economic participation of people with disabilities . . . is to delink government disability benefits from the ability or inability to work. Not until disability benefits are seen as equalizing benefits (to cover disability-related life expenses) rather than a subsidy for the inability to work will a true picture of how people with disabilities can fully participate in their own economic success be painted.

*World Institute on Disability(WID)*

### ***CareerACCESS Policy Framework and Design***

---

The "ACCESS" in CareerACCESS is an acronym that stands for **Adult Coaching, Counseling and Employment Support Services** (ACCESS). A participant's individualized Career Plan (ICP) manages the use and delivery of these services. The ICP doubles as the compliance and communication tool for the program to track details of a participant's career progress. In order to test this hypothesis, pilot projects would be established.

## **CareerACCESS - Independence Through Employment**

### Adult Coaching, Counseling, and Employment Support Services

The CareerACCESS pilot projects essential features and outcomes are:

- 1. Establish new eligibility entrance requirements eliminating tests for work incapacity.** Applicants with a disability under the age of 28, who meet the current SSI income and resource rules, are auto-enrolled in an alternate benefit program. Eligible applicants must meet or equal the current Social Security Listing of Impairments, excluding the test for work incapacity.
- 2. Design a mix** of new and existing supports to serve young adults with disabilities in compliance with an Individual Career Plan (ICP) that meets federal requirements. The ICP will be reviewed and updated annually by all affected parties. This allows young adults to develop their career in an alternative to the current SSI benefits program. If a participant becomes non-compliant for any reason, they may exit to the traditional SSI program.
- 3. Implement a “cash and counseling” approach**, similar to successful Medicaid models, to provide career coaching services to enrollees and their families. Services include: counseling and guidance on navigating systems, benefits planning, asset development, health care access, as well as career planning and coaching.
- 4. Test major simplification of paid work rules** to allow project participants to have use of the federal SSI stipend (in 2015, \$733 for an individual, \$1100 for a couple) to offset expenses and the high costs of managing disability while building careers. The cash benefit stays the same until the participant’s earnings and stipend combined are more than 250% of the 2015 federal poverty level. When the participant reaches that level, the young adult will have \$2,452 per month to work with. For income amounts above this level, the cash stipend (\$733) will be reduced \$1 for every \$3 in earnings. Participant will work and earn competitive wages without concern over losing stipend and benefits.
- 5. Allow participants to benefit from work** by eliminating asset building rules, so that assets saved and acquired are held harmless.
- 6. Change the SSI program rules** over time for all SSI youth based on the findings and results of the pilot projects.

The design elements for the CareerACCESS program continue to evolve. The current framework is a compilation of input provided by subject matter experts and policy advocates from across the disability community. We seek continued engagement of these experts and advocates to more fully develop the details of the CareerACCESS pilot initiative.

**The details of the CareerACCESS program will be refined and developed through a feasibility study.**

### ***CareerACCESS and the ICP***

---

CareerACCESS is a community driven program of reforms to the Social Security Administration’s Supplemental Security Income Program (SSI) that will provide an alternative benefits program for young adults with disabilities, ages 18-30. The program will be driven by an individual career plan.

The Individual Career Plan is a tracking document and a process for young adults in CareerACCESS to make decisions and career plans. The ICP will be reviewed and updated regularly by all affected parties. It is intended to allow young adults to develop their own career and maintain enrollment in the CareerACCESS program.

If a participant becomes non-compliant to the program rules, they may be found non-compliant,

## **CareerACCESS - Independence Through Employment**

### Adult Coaching, Counseling, and Employment Support Services

and may exit to the traditional SSI program.

The ICP involves core components or processes:

- ✓ Self-Exploration
- ✓ Career Exploration
- ✓ Career Planning and Management

The ICP is a proactive and interactive tool to discover career options, and map out a path and steps to reach career goals. It also serves as the mechanism to maintain enrollment in the CareerACCESS program. The ICP supports young adults in documenting their efforts, evaluating their progress and refining goals throughout its use.

### ***CareerACCESS Aligns with Emerging State Policy and Practice***

---

CareerACCESS aligns with the goals of Employment First and the approaches of the PROMISE Grant. Fundamental systems change and a comprehensive approach to service provision permeates the culture, practice and policy work within each of the states or regions working on these employment initiatives.

**Employment First** is an expressed vision within 44 states to make employment the first priority and preferred outcome of people with disabilities. 32 of these states have taken formal policy action to implement this vision.

Within Employment First states, community-based, integrated employment is the first option of services for youth and adults with significant disabilities. Employment First activities aim to change state employment systems to align policies and procedures to support community employment as the preferred outcome for working-age residents.

**PROMISE** is an interagency initiative led by the Department of Education (Promoting Readiness of Minors in Supplemental Security Income). PROMISE fosters improved health, education, and post-secondary outcomes for youth who receive Supplemental Security Income (SSI), as well as their families. PROMISE supports improved coordination of various services from federal and state sources that support independent living and employment.

The underlying premise of PROMISE is that improved coordination between services can improve outcomes for youth on SSI and their families. PROMISE's goals include improving the life outcomes of youth on SSI and decreasing their reliance on the program, as well as reducing the federal government's cost.

Both **Employment First** and **PROMISE** address improving employment outcomes for youth through an array of supports and services blended and braided from state and federal programs. Youth aging out of PROMISE could anticipate defaulting into CareerACCESS and continue along the path to full inclusion through employment.

Three CareerACCESS changes support and align with the future progress of these two state initiatives. **CareerACCESS:**

1. Seeks to establish a defined Social Security program for young adults with disabilities to use to build careers and earn competitive wages;
2. Pays a predictable monthly stipend for those enrolled; and,
3. Braids and blends existing funding and services within an integrated model for the new Social Security program serving young adults.

# **CareerACCESS - Independence Through Employment**

## Adult Coaching, Counseling, and Employment Support Services

### ***CareerACCESS Feasibility Study Topic Areas***

---

Input and suggestions have come to the CareerACCESS steering group which we group into topic areas. The topic areas help to develop the details needed to design and implement these pilot projects.

CareerACCESS topical areas that have been identified:

#### **TOPIC AREA I – Grassroots Advocacy, Contributions, Plans and Tasks**

Solicit input from young adults and others on design elements; plan outreach and advocacy activities for policy makers on the CareerACCESS initiative.

#### **TOPIC AREA II - Application Rules and Criteria**

Determine rules that should govern CareerACCESS including entrance eligibility, age limits, compliance with the Individual Career Plan (ICP), income and asset limits and cross-state portability for those who move when enrolled in CareerACCESS. Based on the high costs of managing impairments (Fremstad 2009), CareerACCESS rules would award enrollment at, or by age 18, and up to age 28, into a default, alternate benefits program, for young adults who meet or equal the current Social Security Administration (SSA) Listing of Impairments. No test for work incapacity would be required. Cutoff age for initial enrollment is 28; CareerACCESS would provide services for enrollees to age 30. Means-tested low-income eligibility rules would not be linked to a test for work incapacity. Functional assessments can be included and used without testing for work incapacity. As a policy precedent, state Medicaid Buy-In (MBI) applications today use the SSA Sequential Evaluation Process to assess disabling conditions "but for earned income," and does not test for work incapacity.

#### **TOPIC AREA III - Career Coaching Services**

Define Career Coaching services and job descriptions with a review of private sector professional career coaching and state initiatives implementing similar services; define roles for using mentorship programs and the CareerACCESS roles for Centers for Independent Living (CILS).

#### **TOPIC AREA IV - Individualized Career Plan**

Determine rules that govern the Individualized Career Plan (ICP); recommend a process for creating, approving, monitoring and updating an ICP; define terms and minimum employment requirements including cross-state portability rules, and consequences for non-compliance and appeals. Determine and recommend which federal entity should lead the development of a single ICP set of rules and protocols to use across federal agencies.

#### **TOPIC AREA V - ICP Services Funding**

Recommend funding streams for ICP services to include the use of braided and blended funding from both existing programs that work with families and young adults with disabilities, as well as, new pilot project funds. Recommend a fiduciary agent who approves the developed ICP and how ICP expenditures should be approved and paid.

#### **TOPIC AREA VI - Costs/Benefits Analysis**

Develop a cost/benefit analysis for the CareerACCESS Program by determining modeling techniques to be used. Develop a cost/benefit analysis for CareerACCESS and include funds for administration and technical assistance. Estimate annual per person (or per program) costs for each state pilot project and collect cost projections for career coaching services using blended funding strategies that offset costs. Identify ways to measure and project costs and savings across the federal programs being

## **CareerACCESS - Independence Through Employment**

### Adult Coaching, Counseling, and Employment Support Services

used by CareerACCESS enrollees.

#### **TOPIC AREA VII - State Selection Criteria**

Recommend criteria for the states that participate in the CareerACCESS pilots. Identify and assess diversity characteristics of the states to implement CareerACCESS; define and rank state selection criteria/candidate pool to be eligible to apply for a CareerACCESS solicitation.

#### **TOPIC AREA VIII - Pilot Projects Evaluation**

Recommend elements and a methodology for evaluating the CareerACCESS pilot projects. Determine agency or entity responsible for evaluation.

#### **TOPIC AREA IX - Means Tested and other Public Program Interactions**

Define interactions with SSA and non-SSA programs (including means-tested programs) that are likely to affect CareerACCESS enrollees. Determine how CareerACCESS may affect other public and private programs that enrollees use or may want to use. Recommend rules and regulations safeguarding people who exit CareerACCESS.

#### **TOPIC AREA X - Administration**

Recommend the lead federal agency to administer and oversee CareerACCESS pilot projects; identify required federal partners.

### ***A Community Policy Initiative: Join Us - Help Us Move CareerACCESS Forward***

---

The CareerACCESS steering group has focused on outreach to young adults and the broader community via websites and social media. These online sites are interactive and solicit comments, input and personal stories.

Find CareerACCESS information at:

- [www.ourcareeraccess.org](http://www.ourcareeraccess.org)
- [www.facebook.com/ourcareeraccess](https://www.facebook.com/ourcareeraccess)
- [www.twitter.com/ourcareeraccess](https://www.twitter.com/ourcareeraccess)
- [www.instagram.com/humansofssi](https://www.instagram.com/humansofssi)
- [www.youtube.com/ourcareeraccess](https://www.youtube.com/ourcareeraccess)

We are engaging the broader disability community and its leadership in a campaign to get the CareerACCESS feasibility study funded through administrative, legislative or philanthropic avenues.