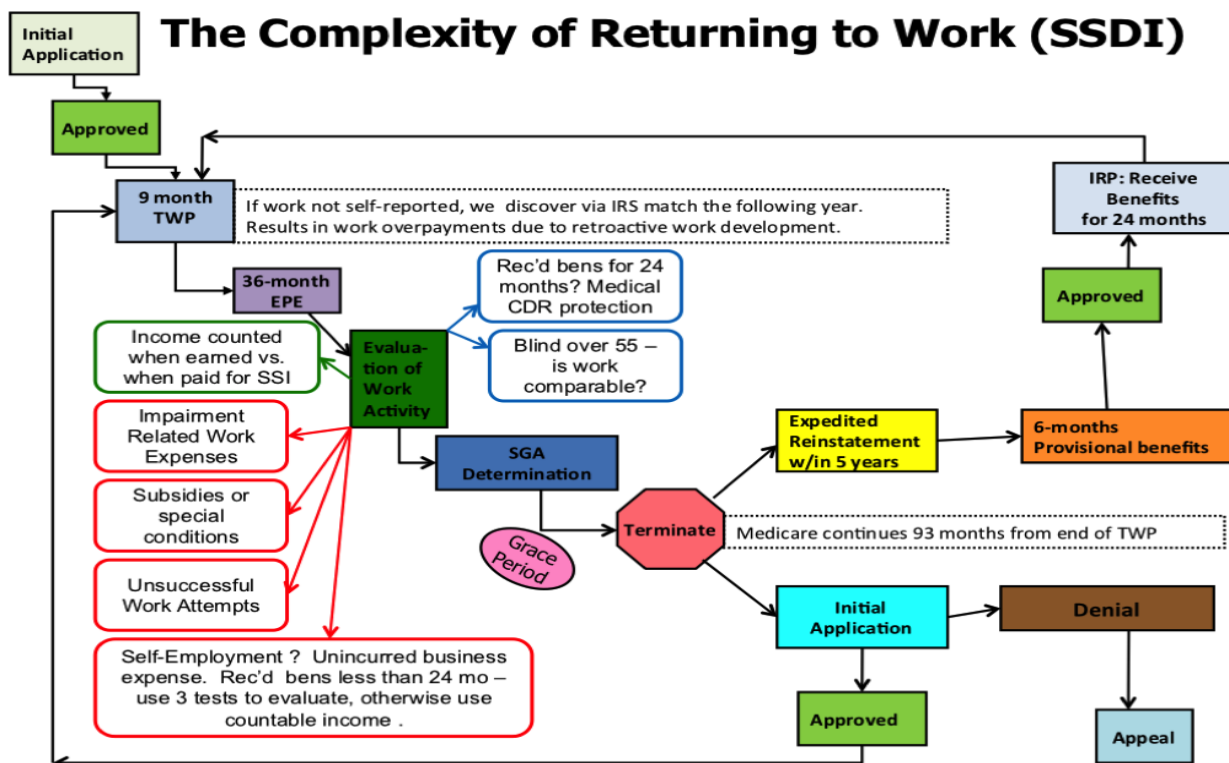


## *Promoting Opportunity through Informed Choice Act*

The *Promoting Opportunity through Informed Choice Act* requires that the Commissioner of the Social Security Administration (SSA) develop online tools to help beneficiaries assess the impact of earnings on their eligibility for, and benefit amounts from, state and Federal programs.

While not all disability beneficiaries can return to work, experts believe more than 10%<sup>1</sup> could return to work if given the proper supports.

- After being awarded benefits based on an inability to work, individuals may choose to return to work and are offered a variety of incentives and employment supports provided by SSA.
- In the most recent beneficiary survey<sup>2</sup>, 40% of beneficiaries said they were interested in working, yet in 2013, less than one half of one percent left the rolls because of earnings from work.
- Beneficiaries experience several disincentives to working, including complex work incentives that can require the assistance of an expert to understand (as shown by the complex maze of return to work and earnings rules below).



<sup>1</sup> [Liebman, Jeffrey and Jack Smalligan. "Proposal 4: An Evidence-Based Path to Disability Insurance Reform." The Hamilton Project, February 26, 2013.](#)

<sup>2</sup> [Wright, Debra, Gina Livermore, Denise Hoffman, Eric Grau, and Maura Bardos. "2010 National Beneficiary Survey: Methodology and Descriptive Statistics." Mathematica, April 2, 2012.](#)

Online tools have been developed with some success but aren't currently available to all beneficiaries.

- The World Institute on Disability, in conjunction with state partners, has developed and deployed support tools for people with disabilities who are looking to enter or re-enter the workforce. The software is available in 6 states.<sup>3</sup>
- Other states, like Virginia, use the "World Work" program to assist in benefits counseling.

An online portal of assistance tools has the ability, in an efficient way, to:

- Meet the beneficiary where the individual is in her or his life;
- Provide information before, after, and during engagement with a government office or direct service provider;
- Decrease the spread of misinformation about employment, earnings, and benefits; and
- Reduce costs associated with increasing availability of information services.

Legislation identical to Senator Hatch's *Promoting Opportunity through Informed Choice Act* was introduced this year by House Ways and Means Social Security Subcommittee Chairman Sam Johnson.

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<sup>3</sup> Arizona, California, Michigan, Minnesota, Missouri, and New Jersey.