



Wisconsin Disability Benefit Specialist (DBS) Program Services Scope



This document offers a guide for Wisconsin's Aging and Disability Resource Centers (ADRCs) to use in determining the scope of services that may be offered to individuals with disabilities ages 18-59 by disability benefit specialists (DBSs). Some services listed may be limited or expanded at the ADRC's discretion according to need and available resources in the local service area. Information and Assistance (I&A) Specialists and other staff at the ADRC may also help with some of the services identified in this document, independently or in collaboration with a DBS. The services provided to a DBS' client may vary depending upon the client's needs and ability to perform tasks independently, as well as other factors. DBSs should consult with DBS program attorneys for additional guidance as necessary. Program attorneys can help determine whether a client's issue falls within the program's scope and provide technical assistance with any of the DBS services identified herein.

The chart that follows this page describes DBS services by issue and activity. Issues are divided into five categories:

- Income Support
- Health and Long-Term Care
- Employment
- Food, Housing and Utilities
- Other

For each issue, the chart indicates the types of activities that are appropriate for DBS services, any specific limitations, and potential community partners or other referral entities. Activities are divided into eight broad categories, defined as follows:

Referral	Provide information about entities other than the DBS that can help with a given issue.
General Information	Answer general questions about a topic, when the answer does not require in-depth analysis of an individual's circumstances.
Client-specific Analysis	Provide information based on an in-depth analysis of an individual's specific circumstances.
Application/Renewal	Help to prepare and submit an application or routine renewal form for a benefit program.
Plan Options and Enrollment	Help to gather information about plan enrollment options, compare these options, and enroll in a plan that is selected.
Appeal/Grievance Information	Explain the process for filing an appeal or a grievance about a benefit.
Representation in an Eligibility Denial	Help to request and develop an appeal when eligibility for a benefit is denied.
Representation in a Coverage Denial	Help to request and develop an appeal when coverage for an item or service is denied.
Overpayment Issues	Help to request and develop an appeal when coverage for an item or service is denied.

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Income Support Issues											
Social Security Disability Insurance:	x	x	x	x		x	x	x	x	Representation at hearings limited in accordance with case acceptance policy. Post-eligibility employment issues may be referred to a Work Incentives Benefits Specialist.	Social Security Administration; Disability Determination Bureau; private attorneys; National Organization of Social Security Claimants' Representatives (NOSSCR); Work Incentives Benefits Specialists
Social Security Auxiliary Benefits: Disabled Adult Child Disabled Widow Benefits, Parents Benefits, Death Benefits	x	x	x	x		x	x	x	x	Limited to those issues affecting a person with a disability. Representation at hearings limited in accordance with case acceptance policy.	Social Security Administration; Disability Determination Bureau; private attorneys; National Organization of Social Security Claimants' Representatives (NOSSCR)
Supplemental Security Income (SSI): Federal; State supplement; Grandfathered groups; State Caretaker Supplement	x	x	x	x		x	x	x	x	Representation at hearings limited in accordance with case acceptance policy. Post-eligibility employment issues may be referred to a Work Incentives Benefits Specialist.	Social Security Administration; Disability Determination Bureau; private attorneys; National Organization of Social Security Claimants' Representatives (NOSSCR); Work Incentives Benefits Specialists; Medicaid Member Services (for State Supplement Issues)
SSI-E (Exceptional Expense Supplement)	x	x	x			x	x		x	DBS may not perform functional eligibility assessment for SSI-E.	Income maintenance; Local functional eligibility determination agency
Unemployment Compensation	x	x	x			x			x	Questions related to general application process and coordination with other benefits, especially SSDI and SSI. No advice on merits of a client's claim.	UW and Marquette Law School Unemployment Compensation Clinics; State Bar's Lawyer Referral and Information Services; Legal services corporations

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Wisconsin Works (W-2)	x	x	x	x		x	x	x		Income maintenance; W-2 worker; legal services corporation
Income Insurance Programs: Income Continuation Insurance; Short-term and Long-term Disability Insurance	x	x				x			General information about internal grievance processes and coordination with other benefits; no advice on case merit or help to prepare grievances or appeals.	Office of the Commissioner of Insurance; Wisconsin Equal Rights Division
Social Security Retirement Benefits	x	x							General information about how obtaining SSDI and SSI could affect future Social Security Retirement benefits.	SSA; Elderly Benefit Specialists
Railroad Retirement Benefits	x	x							General information that in some cases Railroad Retirement Benefits can begin as early as age 60.	Railroad Retirement Board (RRB); Legal services corporation; private attorneys; NOSSCR Referral Hotline
Railroad Disability Benefits	x	x	x	x		x	x	x	DBS should consider contacting RRB District Office before filing a disability application.	Railroad Retirement Board (RRB); Legal services corporation; private attorneys; NOSSCR Referral Hotline
Employer Pension or Retirement Benefits	x	x							General information about coordination of benefits with public benefits.	Upper Midwest Pension Rights Project (UMPRP)

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Health and Long-term Care Issues												
Medicare: Parts A, B, C (Medicare Advantage) and D	x	x	x	x	x	x	x	x	x	x	Help client to understand enrollment processes and plan options. Do not select a plan for the client.	Medigap Helpline; DRW Disability Drug Benefit Helpline; Office of the Commissioner of Insurance; Medicare; SHIP Designated Contacts; CMS Region V Office
Medicaid for the Elderly, Blind & Disabled (EBD) Card Services: SSI-related; Categorically Needy; Medically Needy (Deductible); Special Status (e.g., 503, Disabled Adult Child); Widow/Widower; W-2 Related; Medicaid Purchase Plan (MAPP); Medicare Savings Programs (QMB, SLMB, SLMB+)	x	x	x	x	x	x	x	x	x	x	Help client to understand enrollment processes and plan options. Do not select a plan for the client.	Income maintenance; Medicaid Member Services; Medicaid HMO Enrollment Services, Tribal Medicaid Eligibility Outreach Specialists; SSI Managed Care Advocacy Project; Medicaid SSI HMO Ombudsman; Legal services corporation; DHS Division of Hearings and Appeals
BadgerCare Plus	x	x	x	x	x	x	x	x	x	x	Help to apply for adult benefits. Help client to understand enrollment processes and plan options. Do not select a plan for the client.	Income maintenance; Federal Marketplace website and call center; HMO Enrollment Specialist; Badger Care Plus HMO Ombudsman
Institutional Medicaid	x	x	x	x		x	x	x	x		For applications, client should first request assistance from institution social worker.	DRW, private attorneys, NAELA

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Home and Community-Based Services Waivers - COP, CIP	x	x	x	x		x	x	x	Disability and Financial eligibility issues only. No Long Term Care Functional Screen; no estate planning. For non-waiver services, see Medicaid and Medicare sections.	ADRC options counselors; private attorneys; NAELA; DRW
Home and Community-Based Services Waivers - Family Care, IRIS, Partnership	x	x	x	x		x	x	x	Disability and Financial eligibility issues only. No Long Term Care Functional Screen; no estate planning. For non-waiver services, see Medicaid and Medicare sections.	ADRC options counselors; private attorneys; NAELA, DRW Family Care and IRIS Ombudsman Program.
Spousal Impoverishment	x	x	x	x		x	x		Some Financial eligibility issues. No estate planning. Most clients will require assistance from a private attorney.	Private attorneys; NAELA.
Divestment	x	x	x			x			No divestment planning.	Private attorneys, NAELA
Estate Recovery	x	x	x			x			No estate planning services.	Private attorneys, NAELA, DHS Estate Recovery Program.
Medical/dental services - free or reduced cost	x	x	x	x		x			DBSs assistance with application or appeal information is appropriate for clients who will have difficulty understanding the process.	Community Care; Donated Dental Services; Marquette University School of Dentistry; federally qualified health care centers; community clinics

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Health Insurance, Individual Policy: Marketplace and non-Marketplace plans	x	x	x	x		x	x	x	Help with Marketplace applications, enrollment and coverage denials only if a referral to external resources is not reasonable. Coverage denial assistance is limited to Internal Appeals and External Reviews. Consult with program attorney and ADRC supervisor to determine appropriate level of assistance.	Federal Marketplace website and call center; Certified Application Counselors; Navigators; Office of the Commissioner of Insurance; federally qualified health care centers; licensed insurance agents and brokers.
Health Insurance, Employer Group Policy: Employer group health insurance; Small Business Health Options Marketplace (SHOP)	x	x	x			x			Client-specific analysis when referral to external resources is not reasonable and it is necessary for person to understand the different options he or she may have for health insurance coverage or coordination with public benefits.	Federal SHOP Marketplace website and call center;
Marketplace Eligibility, Enrollment and Subsidy Issues	x	x	x	x		x	x	x	When a referral to external resources is not reasonable, DBS may provide assistance to extent resources allow to ensure successful navigation of process. Consult with Program Attorney and ADRC supervisor to determine appropriate level of assistance.	Marketplace website: www.healthcare.gov ; Marketplace Call Center; Local Certified Application Counselor and/or Navigator entities; Licensed insurance agents and brokers; Low income tax clinics for marketplace subsidy issues with the IRS.

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COBRA	x	x	x	x			x	x	Help with client-specific analysis, application/enrollment, and eligibility denials only when referral to external resources is not reasonable and it is necessary for person to understand the different options he or she may have for health insurance coverage or coordination with public benefits.	Office of the Commissioner of Insurance; U.S. Dept. of Labor, Pension and Welfare Benefits Administration (private COBRA plans); U.S. Public Health Service, Office of the Assistant Sec'y for Health (public COBRA plans); Wisconsin Office of the Commissioner of Insurance	
Indian Health Services (IHS)	x	x	x					x	x	Tribal DBS, tribal clinics; tribal aging offices; tribal Medicaid eligibility outreach specialists; Wisconsin Judicare, Inc.	
Long-term Care Insurance	x								Overpayments in limited circumstances, and limited to administrative levels of appeal.	Medigap Helpline; Office of the Commissioner of Insurance	
Medicare Supplement Insurance: Medigap and retiree plans	x	x	x				x	x	x	Medigap Helpline; Office of the Commissioner of Insurance	
Prescription Drug Assistance Programs: Indigent drug programs through manufacturers and other agencies	x	x	x	x			x			Assistance with an application or information about how to appeal is appropriate for clients with difficulty understanding the process.	Indigent drug assistance programs; DRW Disability Drug Benefit Helpline
Veterans Affairs (VA) Medical Benefits	x	x	x						x	Client specific analysis only regarding coordination with Medicaid or Medicare or overpayments	County veterans services offices (CVSO), search accredited attorneys, claims agents or Veterans Service Organizations (VSO) Representatives here: http://www.va.gov/ogc/apps/accreditation/

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Wisconsin Chronic Disease Programs (WCDP): Chronic Renal Disease (CRD); Hemophilia Home Care (HHC); and Adult Cystic Fibrosis (ACF) programs	x	x	x	x	x	x	x	x		Approved service providers; Medicaid Member Services Helpline; WCDP; Division of Hearings and Appeals	
Employment Issues											
SSDI/SSI Work Incentive Provisions - Post-eligibility: PASS, PESS, BOND, Ticket to work and others	x	x	x	x		x	x		x	Referral to WIPA or WIBS for assessment depends on nature of the case, availability of WIBS services and DBS experience.	Work Incentives Planning and Assistance (WIPA); Fee-for-service Work Incentives Benefit Specialists (WIBS); Division of Vocational Rehabilitation (DVR); PABSS
Unemployment Compensation	x	x	x			x			x	Questions related to general application process and coordination with other benefits especially SSDI and SSI. No advice on merits of client's claim.	UW and Marquette Law School Unemployment Compensation Clinics; State Bar's Lawyer Referral and Information Services; Legal services corporations
Vocational Counseling and Rehabilitation	x	x	x			x	x			"Referral" means assistance filling out DVR's "Referral for DVR Services" form or referral to county/tribal VR office. Client-Specific Analysis is limited to Order of Selection determinations and denials of eligibility for DVR. Representation limited to assisting claimants in appealing Order of Selection determinations and denials of eligibility for DVR. Individuals must first contact Client Assistance Program (CAP).	County or tribal VR offices; Client Assistance Program (CAP); Vocational Rehabilitation for Native Americans (VRNA); Disability Rights Wisconsin, Protection and Advocacy for Beneficiaries of Social Security (PABSS); SSA Ticket-To-Work; Wisconsin Senior Employment Program (WISE); fee-for-service providers

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Food, Housing and Utility Issues											
Emergency Food Assistance and Community Programs	x	x									Community Action Program (CAP); food pantries; local charities
FoodShare	x	x	x	x		x	x		x		Income maintenance; Legal services corporation
Homeowner Assistance: Loans and grants for home modification and repairs	x	x									Rural development agency; Community Action Program (CAP); Independent Living Centers
Housing Disputes: Private Landlord/Owner (evictions, foreclosures, security deposit refunds, discrimination, accommodations)	x	x								General information regarding small claims court procedures. No case-specific legal advice or legal representation.	Tenant Resource Center; legal services corporation; Wisconsin Department of Agriculture, Trade and Consumer Protection; Disability Rights Wisconsin; U.S. Department of Housing and Urban Development; Independent Living Centers; local charities
Housing Disputes: Subsidized or Public Housing (eligibility, admission, accommodations, termination or eviction from public housing, Section 8 vouchers, other low cost housing options and charitable assistance)	x	x	x	x		x	x		x	Client-specific analysis, representation in eligibility denials or terminations, overpayment issues and requests for reasonable accommodation limited to disputes at the agency level (no assistance or advice for states in state or federal court). Individuals must first contact legal services organization and be denied assistance prior to DBS assistance.	Local housing authority; WHEDA; Housing and Urban Development (HUD); rural development office; Community Action Program; Tenant Resource Center; legal service corporation; local charities
Utility Assistance: Wisconsin Heat and Energy Assistance (WHEAP); Weatherization; Lifeline; Safelink; Crisis Assistance; Utility disconnections	x	x	x	x		x	x		x		Utility provider; Community Action Program; legal services corporation; Public Service Commission

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Other Issues											
Abuse and Neglect: Caregiver abuse, domestic violence, financial exploitation, protective services, residential facilities, self-neglect	x	x								DBSs are not mandatory reporters regardless of social work or other professional certification.	Local domestic violence programs and shelters; Ombudsman programs; Adult Protective Services
Advance Directives: Powers of attorney, living wills	x	x								Provide do-it-yourself consumer packet. No case-specific legal advice or representation.	Local hospital or clinic; Guardianship Support Center; private attorneys; Disability Rights Wisconsin
Civil Rights: Discrimination on the basis of disability or other protected status	x	x								No case-specific legal advice or representation.	Disability Rights Wisconsin; Independent Living Centers; private attorneys; state and federal equal rights divisions
Consumer Protection	x	x	x			x				Help to file complaint with DATCP, including information-gathering. No case-specific legal advice or representation in small claims court.	DATCP; UW Law School Consumer Law Clinic; private attorney; non-profit financial counseling services
Debt Collection	x	x	x	x		x				Help to contact creditors to request relief from debt; help to write cease and desist letters. No financial counseling services. May help file applications for disability related discharges for federal student loans.	Non-profit financial counseling services (UW extension, technical colleges); UW Law School Consumer Law Clinic; private attorney
Guardianship	x									Referral only.	Guardianship Support Center, private attorneys

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Immigration and Citizenship	x	x								Questions related to public benefits only. No help with adjustment of immigration status, applications for citizenship and other INS matters.	Immigration attorneys; advocacy organizations working on immigration issues.
Taxes: Homestead Tax Credit, Earned Income Tax Credit, Child Tax Credit, Property Tax Deferral, Health Insurance tax credit	x	x	x							No help to prepare tax forms unless there are no volunteer tax services available.	AARP Volunteer Income Tax Assistance (VITA); WI DOR Regional Offices; UW Extension Offices
Areas of Service Not Provided											
Disability benefit specialists do not provide counseling, advocacy or representation regarding issues of:											
Child Support	Family Law			Probate			Estate Planning				
Criminal Matters	Financial Planning			Wills			Personal Injury				
Divestment Planning	Legal Malpractice			Workers' Compensation							
Divorce	Medical Malpractice			Other issues not identified in this document							
Disability benefit specialists may provide information on and assistance with questions about how the above issues may affect a person's eligibility for public benefits.											