

Contact a Community Work Incentives Coordinator (CWIC)

Fact Sheet 2021

What is a CWIC?

CWICs are certified benefits counselors who can assist individuals receiving Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI), and who are either working or actively seeking employment. Their goal is to provide timely and accurate information about work incentives, as well as benefits analysis and guidance. CWICs provide beneficiaries with the necessary information to feel comfortable in taking the next step on their career path and towards financial well-being.

When is the best time to contact a CWIC?

In order of priority, when a beneficiary is:

- *Employed or self-employed* and has questions or concerns about how their benefits are being affected by their earnings, which includes but is not limited to:
 - Getting a pay raise
 - Increasing or decreasing their hours
 - Receiving a notice of an overpayment
 - Considering employer health insurance
 - Quitting a job due to concerns about loss of benefits
- *Considering a job offer* and needs to make a decision whether or not to accept it
- *Currently and actively seeking work* and going on job interviews

Who do I contact for general questions?

If you are not currently working and are not actively seeking employment, or if you just began thinking about the idea of work and have some general questions about how work earnings could impact your Social Security disability benefits, call the Ticket to Work Help Line at 1-866-968-7842 or 866-833-2967 (TTY), Monday-Friday 8AM-8PM ET.

How are Work Without Limits Benefits Counseling services delivered?

Depending on a beneficiary's employment status, the referral's priority level (as described in the second section), and whether a situation is deemed urgent or not, CWIC services will be delivered in a variety of ways, including:

- Over-the-phone benefits counseling sessions
- If necessary, in-person counseling sessions
- Written technical reports, i.e. Information and Referral (I&R) Letter or Benefits Summary and Analysis (BS&A)
- General work incentives information in the form of factsheets or other written materials via mail, email or downloaded from our web site

What programs in MA offer CWIC services?

In Massachusetts, there are two programs that provide free CWIC services, Work Without Limits Benefits Counseling and Project IMPACT (Individual Members Planning and Accessing Choices Together).

- *Work Without Limits Benefits Counseling* provides services to beneficiaries residing in Berkshire, Franklin, Hampden, Hampshire, Middlesex, and Worcester counties. To get in contact with a Work Without Limits Benefits Counselor, call 1-877-937-9675.
- *Project IMPACT* provides services to beneficiaries residing in Barnstable, Bristol, Dukes, Essex, Nantucket, Norfolk, Plymouth, and Suffolk counties. To get in contact with a Project IMPACT counselor, call 1-800-734-7475

CWICs provide free benefits counseling to individuals ages 14 to full retirement age who receive SSI and/or SSDI, and are self-employed or currently and actively seeking employment.

For more information about **Work Without Limits Benefits Counseling** contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>