



# How to Support Beneficiaries and Their Helpers on a Continuum of Capability

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Our clients are referred by  
Community Support Workers within a network of  
Mental Health Rehabilitation Service Providers across  
the District of Columbia.

This includes:

- Individuals newly approved by SSA and needing a payee
- Individuals who have a payee who is not meeting their needs
- Individuals who are having difficulty managing their benefits and want to
  - Prevent eviction or utility payment issues
  - Address problematic spending habits
  - Increase stability among homeless consumers to find housing
  - Support placements in licensed group homes or subsidized housing

Includes cases where

- a determination of incapability has already been made
- the treatment team is making a new determination of incapability

# Determining Capability

When Bread For the City applies to be a beneficiary's Payee we either:

- rely on a previous determination of incapability
- provide the SSA-787 Physician/Medical Officer's Statement of Patient's Capability to Manage Benefits that states that the client is not capable.

Everyone we work must be found incapable so we can be approved to be the payee.

But is capability really a YES or NO question?

SSA-787 has two parts to the meaning of **CAPABLE**:

#1 - is able to understand and act on the ordinary affairs of life, such as providing for own adequate food, housing, clothing, etc.

MANY of our clients ARE able to do this SOME or even MOST of the time

#2 - is able, in spite of physical impairments, to manage funds or direct others how to manage them

Our clients are VOLUNTARILY enrolling in our program and CHOOSING to have BFC manage their benefits.

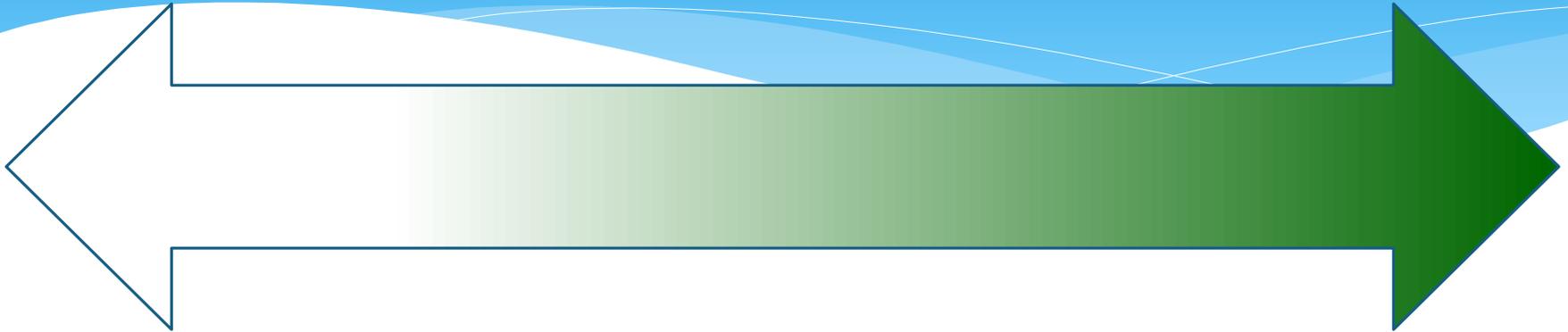
# The Community Lacks Non-Payee Helpers

Many of our clients do not have family members or friends whom they can rely on.

Agencies employing the helpers who are most involved in beneficiaries' day-to-day lives– home health aides, case managers, social workers, and other professionals – seem to be reluctant to have their staff help clients handle funds.

- Must be willing to take on some degree of liability
- Must provide adequate training for staff – specifically on benefit eligibility, budgeting, accessing other financial supports
- Need clear standards for documentation to allow for oversight and auditing

# Continuum of Capability



**EXAMPLES**  
from our practice

# Payees Need Flexibility

Realize that being a Payee is not one-size-fits-all and not a panacea.

Some beneficiaries need minimal support and the chance to exercise their skills and to expand their strengths.

Some beneficiaries need maximum support and this can be very labor intensive.

Even with a payee some beneficiaries will sometimes experience financial crises.

Ideally an Organizational Payee can

- operate on many levels to help clients with various strengths and challenges,
- continuously evaluate the needs of individual clients
- adjust its approach as the needs of the beneficiary change.

# Develop Community Support

Every community should have a professional network of supporters that can provide:

<b>Information</b>	<b>Hands-On Support</b>
<b>Education</b>	<b>Technology</b>

Improved Banking Technology – move beyond Direct Express

- No-cost banking option that includes scheduled bill payment, autopayment options, overdraft protection, and human support to help beneficiaries understand options

Real Budgeting Support

- Access to information, application assistance, and easy enrollment for utility discount plans, LIHEAP grants, food stamps, transportation discounts to reduce expenses
- Short term financial counseling on budgeting techniques and to provide support when crises arise

Support to beneficiaries in understanding and responding to Social Security notices

Counseling beneficiaries on options for developing advanced directives or power of attorney documents that could take force if they became incapacitated; including referrals to higher levels of support.