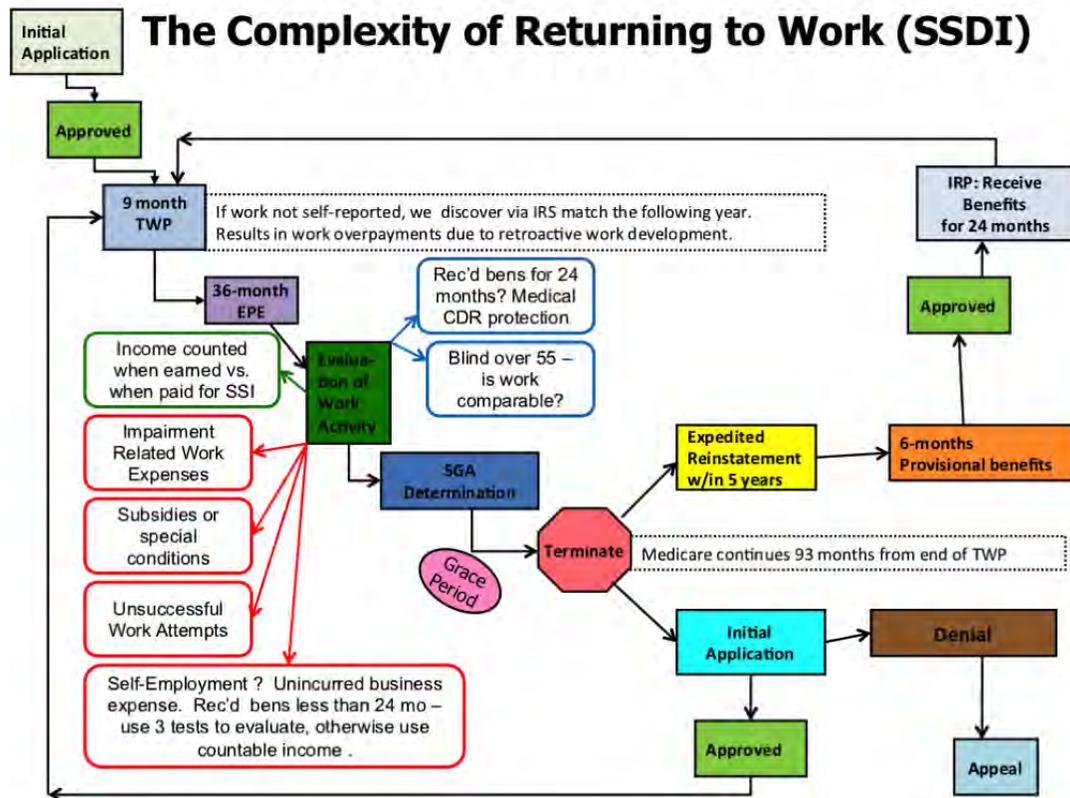


## Promoting Opportunity through Informed Choice Act (H.R. 1795)

The *Promoting Opportunity through Informed Choice Act* (H.R. 1795) requires the Social Security Commissioner to develop online tools to help beneficiaries assess the impact of earnings on eligibility for and benefit amounts of state and Federal programs.

While not all disability beneficiaries can return to work, experts believe over 10 percent<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 the SSA.
- In the most recent beneficiary survey<sup>2</sup>, 40 percent of beneficiaries said they were interested in working, yet in 2013, less than one half of one percent left the rolls due to earnings from work.
- Beneficiaries experience several disincentives to working, including complex work incentives that can require the assistance of an expert to understand.



<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 has the ability to:

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

H.R. 1795 has been endorsed by the Association of Mature American Citizens and the National Council on Independent Living.

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