

SOCIAL SECURITY ADMINISTRATION

**BENEFIT OFFSET NATIONAL DEMONSTRATION
Stage 2 Participation Agreement**

We invite you to volunteer to take part in a new research study that we are conducting under the Social Security Disability Insurance (SSDI) program. The study is called the Benefit Offset National Demonstration, or the BOND study for short.

What is the BOND generally study all about?

In this study, we are testing special rules for paying disability benefits to certain SSDI beneficiaries who work. The special rules are meant to help beneficiaries in their efforts to work.

Specifically, the special rules use a benefit offset based on earnings instead of using the rules that we now apply to SSDI beneficiaries who work. Under the special rules, we will reduce SSDI benefits \$1 for every \$2 that you earn above a set amount for the year (which is explained in detail below). The special benefit offset will allow you to receive reduced SSDI benefit payments when we would ordinarily stop your payments or your entitlement under our usual work and earnings rules.

Our goal in this study is to find out whether a benefit offset alone, or a benefit offset along with enhanced counseling services, will help SSDI beneficiaries to return to work or increase their earnings. We have hired Abt Associates, an independent research company, to help us manage the study.

What will I get if I join the BOND study?

If you decide to join the BOND study, you may have the chance to return to work and keep more of your disability benefits than you can now. If you currently work and you decide to join this study, you may have the chance to increase your earnings while keeping more of your disability benefits. If you join the study, you may also have the chance to work with a special counselor who can help you return to work.

Do I have to join in the BOND study?

You do not have to join the BOND study. Your participation is voluntary. If you choose not to join the study, we will continue to apply the usual SSDI program rules to you. If you decide to join, you will be one of about 12,600 SSDI beneficiaries whom we expect to be part of the study.

How does working affect my benefits under the usual SSDI rules?

Going to work does not affect your benefits right away. We provide you with a Trial Work Period (TWP) that allows you to test your ability to work for at least nine months and still be considered disabled. During the TWP, you continue to receive full SSDI benefits no matter how much money you earn, as long as you report your work activity and continue to have a disabling impairment. The TWP ends when you have completed nine trial work months, not necessarily in a row, within a 60-month period.

If you complete the TWP and continue to have a disabling impairment, we provide you with a 36-month reentitlement period that begins right after you complete the TWP. We

explain below how working during the reentitlement period may affect the payment of benefits.

If you work after the TWP, we review your work and earnings to decide if your work is Substantial Gainful Activity (SGA). Usually, we consider your work to be SGA if your monthly earnings, after allowable deductions, average more than the monthly SGA amount. In 2010, the monthly SGA amount was \$1,000 a month for a person who is not blind or \$1,640 a month for a person who is blind. These amounts may increase from year to year.

Comment [1]: The SGA amounts for 2011 should be available in late October of this year. We will revise this sentence above to reflect the SGA amounts for 2011.

We will decide that your disability has ended in the first month you do SGA after completion of the TWP. We pay you benefits for the month disability ended and the following two months, no matter how much you earn. This three-month period is the "grace period."

We will not pay benefits to you or any member of your family entitled on your earnings record for any month in which you do SGA after the grace period and during the 36-month reentitlement period. However, we will pay benefits for any month in which you do not do SGA during the reentitlement period. We will terminate your entitlement to SSDI benefits if you do SGA after the reentitlement period ends.

How would working affect my benefits under the special BOND rules?

The special BOND rules offer you the opportunity to work at an SGA level after the grace period and receive reduced SSDI benefit payments under a benefit offset. We will still apply our usual rules for the TWP, for deciding whether your disability ended due to the performance of SGA, and for paying benefits during the grace period. We will not apply the benefit offset before you have completed the grace period. Under the special benefit offset, you may receive reduced SSDI benefit payments when you would ordinarily not receive benefit payments under our usual rules.

To be eligible for the benefit offset, you must:

- Agree to participate in the BOND study;
- Be selected for one of the Offset Test Groups under a random assignment process described below;
- Complete the TWP by September 30, 2017;
- Perform SGA after the TWP so that we decide that your disability has ended due to SGA;
- Complete the grace period before the end of your BOND participation period; and
- Continue to have a disabling impairment.

You will be eligible for the benefit offset only during your BOND participation period. Your BOND participation period begins the month after you complete the TWP or, if you have already completed the TWP, the month after you are randomly assigned to an Offset Test Group. It continues for a period of up to 60 months. If you perform SGA after the BOND participation period ends, we will terminate your entitlement to SSDI benefits. This termination of entitlement is similar to what happens under our usual rules when you perform SGA after the 36-month reentitlement period.

Briefly, here is how the benefit offset works.

If you are eligible for the offset throughout a calendar year, we will ask you to give us an estimate of your earnings, after allowable deductions, for the calendar year. The counselors at Abt Associates can help you give us this estimate. Under the offset, we will reduce your total SSDI benefits by \$1 for every \$2 that your estimated yearly earnings are above the BOND yearly amount. If your estimated earnings for the year are not above the BOND yearly amount, we will not reduce your current benefit payments for any month in that year under the offset. The BOND yearly amount is equal to twelve times the applicable monthly SGA amount. For example, in 2010, the BOND yearly amount would be \$12,000 for a person who is not blind.

If you are eligible for the offset for only part of the calendar year, we will adjust the BOND amount based on the number of months for which you are eligible for the offset in that year. We will only use your earnings and benefits for those months when we apply the offset.

If members of your family are entitled to benefits on your earnings record, we will pay them their benefits even if you receive reduced SSDI benefit payments under the offset. However, we will not pay benefits to them for any month for which your SSDI benefit is reduced to zero under the offset.

After the year is over, we will determine the actual amount of your earnings for the year (or the part of the year for which you were eligible for the offset) to decide whether we paid more or less in benefits than was due under the offset. We will make appropriate adjustments to future benefit payments if we determine that we paid you (or members of your family) too much or too little in benefits..

What do I need to do to join the BOND study?

To join the BOND study, you need to read and sign this Participation Agreement. Signing and returning this form to a member of the BOND staff at Abt Associates means you agree to be part of the research project known as the BOND study.

What happens once I agree to take part in the BOND study?

Once you agree to take part in the BOND study, a professional interviewer from Abt Associates will meet with you. The interviewer will ask you questions about your work experiences, health, ability to do certain activities, and health insurance coverage. The interviewer will also ask you about any benefits you receive, your income, and the people that live with you. The interview session will take about 60 minutes. You will be given \$40 as a way of thanking you for the time needed to complete the interview.

After you finish the interview, your name will be placed into one of three BOND study groups, through a process called random assignment. The random assignment process is like a lottery. A special computer program will randomly place you into one of the BOND study groups. Every beneficiary who agrees to participate in the study has an equal chance of being selected for one of the BOND study groups.

What are the three BOND study groups?

Participation Agreement

Comment [2]: We anticipate that the non-blind SGA amount for 2011 will become available before this form is distributed for use and we will revise the preceding sentence to reflect the 2011 BOND yearly amount for a person who is not blind.

1. Control Group. We will assign approximately 4,800 beneficiaries to this group. If you are randomly placed in this group, you will continue to be subject to our usual SSDI program rules. You will not receive the special BOND rules. You will have access to the work incentives available under the usual SSDI rules outlined above. You will also have access to Work Incentives Planning and Assistance (WIPA) services available from the WIPA program in your area. A Work Incentives Coordinator at the WIPA program can help you understand how working will affect your benefits under the usual SSDI rules and can assist you in getting employment help. If you return to work, you need to report your work activity and earnings to us right away.

Comment [3]: We will include the following two sentences only if the Congress enacts legislation to authorize funding for the WIPA program for fiscal year (FY) 2011. See section 1149(d) of the Social Security Act, as amended by Public Law 111-63 (authorizing an appropriation of funds for the WIPA program only through FY 2010).

2. Offset Only Test Group. We will assign approximately 4,800 beneficiaries to this group. If you are randomly placed in this group, you will have the opportunity for the benefit offset under the special BOND rules discussed above. A Work Incentives Coordinator at the WIPA program in your area can help you understand how your work and earnings will affect your SSDI benefits under the special BOND rules and can assist you in getting employment help.

Comment [4]: We will include the following sentence only if the Congress enacts legislation to authorize funding for the WIPA program for FY 2011.

If you return to work, you need to report your work activity and earnings to us right away. The counselors at Abt Associates can help you do this. Also, if you become eligible for the benefit offset, you will need to give us estimates of your earnings. The counselors at Abt can help you provide this estimate to us.

3. Offset and Enhanced Counseling Test Group. We will assign approximately 3,000 beneficiaries to this group. If you are randomly assigned to this group, you will have the opportunity for the benefit offset under the special BOND rules discussed above. You will also receive enhanced counseling services from counselors in your area. These counselors can help you understand how work and earnings will affect your SSDI benefits under the special BOND rules. They can also assist you in getting employment help. These counselors will contact you to offer counseling you may need to help you get back to work or to make your work experience better.

If you return to work, you need to report your work activity and earnings to us right away. The counselors at Abt Associates can help you do this. Also, if you become eligible for the benefit offset, you will need to give us estimates of your earnings. The counselors at Abt can help you provide this estimate to us.

If I sign the Participation Agreement, what am I agreeing to do or allow?

By signing this agreement to participate in the BOND study, you agree to be randomly assigned to any one of the three BOND study groups. You also agree to take part in at least three surveys that Abt Associates is conducting for us.. You will complete the first survey today after you sign this Participation Agreement. Abt will send the second survey to you for completion approximately 12 months from now. It will send the third survey to you for completion approximately two years after the second survey. If needed, Abt Associates may contact you for additional interviews or surveys for the BOND study.

Participating in the study also means that you give the BOND study staff and researchers permission to access other information about you. This information is limited to the information

described below. As a condition of, and while you are part of the BOND study ***in any of the three study groups***, you are giving permission to us for the following information to be obtained by the BOND study staff, researchers at Abt Associates, and the Social Security Administration (SSA). This permission lasts from the date of your enrollment in the BOND study until September 2022. The information collected includes:

- identifying information, including your name, address, Social Security number, and date of birth;
- the dates of your participation in the BOND study as well as participation in the SSDI program;
- Vocational Rehabilitation Program administrative records;
- SSA administrative records;
- Health and Human Services administrative records; and
- Self-reported employment and earnings data.

Who will see the information I provide and how will it be used?

All information you provide is confidential. Information you provide will be protected to the greatest extent allowed by law. We will use the information you provide in the BOND study only for research and demonstration program purposes. If you are assigned to one of the Offset Test Groups, we will use the information that you provide about your work and earnings to administer your benefits (and the benefits of family members entitled on your earnings record) for purposes of the BOND study. Otherwise, your answers to research study questions will not affect any benefits you receive now or in the future. Four groups of people will see the information you provide in the BOND study: the interviewer, the researchers doing the study, the office staff working on the study, and our BOND support staff and researchers at SSA. Your name will never appear in any research report. Research reports will only present summary information. The researchers will not use names or individual identifying information in any research report.

What are the potential risks of joining the BOND study?

The risks of joining this study are minimal. However, if you join, there *are a few* potential risks, including the possibility that:

- Additional earnings or income could affect your eligibility for public benefit programs *other* than SSDI (such as Food Stamps, housing assistance, or other programs).
- Additional earnings or income could affect the benefit amount you receive from benefit programs other than SSDI.
- Either an overpayment or underpayment of your SSDI benefits could result if your actual, end-of-year earnings do not match the estimate of your anticipated monthly earnings.
- While there are strict procedures in place to ensure that your confidentiality is protected, there is a remote risk of a breach of confidentiality. We would inform you if such a breach were to occur.
- The intent of the benefit offset is to make beneficiaries financially better off. The benefit offset provides for a longer period of time when you may have earnings and a cash benefit, and a gradual reduction of those benefits as your earnings increase. However, there may be instances where a combination of earnings and reduced benefits under the benefit offset is not the best choice for you, depending on your specific situation. The BOND study staff will help provide you with the information needed for you to decide whether the benefit offset could help you financially.

Depending on your BOND study group, you will have access to the services of either Work Incentives Coordinators or Enhanced Work Incentives Counselors, who can help you review and avoid any risks resulting from your participation.

Are there any costs to me to take part in the BOND study?

NO, you do not have to pay anything to take part in the BOND study. Any services you receive from the BOND study will be provided to you at no cost.

What if I decide that I do not want to be part of the BOND study after I have agreed to join?

If you decide to join the BOND study and are assigned to one of the Offset Test Groups, you may withdraw in writing from the study at any time without penalty. We will apply our usual SSDI program rules to you beginning with the month your withdrawal becomes effective. If you are assigned to an Offset Test Group and later want to withdraw from the study, please contact Ms. Michelle Wood, the Abt Associates Project Director, at 301-634-1777.

Whom do I contact if I have questions about taking part in the BOND study?

If you have questions regarding the BOND study, please contact Michelle Wood, Project Director, at 301-634-1777.

If you have any questions about your rights as a participant in the BOND study, you can call Ms. Teresa Doksum, the IRB Administrator at Abt Associates toll-free at 877-520-6835.

Consent by Participant

By signing this Participation Agreement, I confirm that:

- I have read the information presented in it.
- I understand the information presented in it.
- The information in it was explained to me.
- I have had the opportunity to ask questions about the BOND study.
- I understand my participation in the BOND study is voluntary.
- If I am assigned to an Offset Test Group, I can withdraw from the BOND study at any time in writing without penalty.
- I understand that I will be given a signed copy of this Participation Agreement for my records.
- I voluntarily agree to take part in the BOND study and be randomly assigned to any one of the BOND study groups.
- I voluntarily agree to participate in the research component of the BOND study, the purpose of which is to determine whether the special BOND rules for paying disability benefits to certain working SSDI beneficiaries and the amount of counseling provided to such beneficiaries were successful.

Participant's Name –PLEASE PRINT

Participant's Signature

Date

Street, City, State, Zip Code

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Telephone

Benefit Offset National Demonstration - Participation Agreement
Privacy Act Statement
Collection and Use of Personal Information

Section 234 of the Social Security Act (42 U.S.C. § 434) authorizes us to collect this information. We will use the information you provide in this agreement to determine whether you are interested in participating in the Benefit Offset National Demonstration (BOND) study. If you agree to participate in the BOND study, we will also use the information you provide for a professional interviewer from Abt Associates to contact you to arrange to meet with you. Your participation in the BOND study is voluntary. However, if you do not sign this agreement, you will not be able to be a participant in the BOND study. Your current benefits will not be affected if you choose not to participate.

We rarely use the information you provide on this consent form for any purpose other than for the purposes explained above. We also may disclose information to another person or to another agency in accordance with approved routine uses, which include but are not limited to the following:

1. To a congressional office in response to an inquiry from that office made at the request of the subject of a record;
2. To enable a third party or an agency to assist Social Security in establishing rights to Social Security benefits or coverage; and
3. To comply with Federal laws requiring the release of information from Social Security records to other agencies (e.g., to the Government Accountability Office, General Services Administration, National Archives Records Administration, and the Department of Veterans Affairs).

A complete list of routine uses for this information is available in our System of Records Notice entitled, Disability Insurance and Supplemental Security Income Demonstration Projects and Experiments System, 60-0218. This notice, additional information regarding this agreement, and information regarding our programs and systems, are available on-line at www.socialsecurity.gov or at any Social Security office.

Paperwork Reduction Act Statement

This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget (OMB) control number. The OMB control number for this information collection is [INSERT NUMBER], expiring [INSERT EXPIRATION DATE]. We estimate that it will take about 20 minutes to review this form, learn the facts about this new program, and ask any questions you may have. *You may send comments on our time estimate above to:* Social Security Administration, 6401 Security Blvd, Baltimore, MD 21235-6401. ***Send only comments relating to our time estimate to this address, not the completed form.***