

# Benefits Counseling

---

A counselor's guide to assisting veterans during the disability application process



# **Benefits Counseling**

By

Marc I. Rosen MD, Ben Hur Patricio Mobo Jr., MD, MPH, Lisa Mueller, Ph.D.  
Karen Ablondi MPH

We would like to acknowledge the following for their assistance:

To all the Veterans who talked to us about their struggles with work and disability

Stanley Trela, Jr.  
National Service Officer, Military Order of the Purple Heart  
Newington, CT

William J. Benson  
Chapter Commander, Military Order of the Purple Heart  
New Haven, CT

## TABLE OF CONTENTS

Acknowledgments.....	ii
Overview of Benefits Counseling.....	4
Goals of Benefits Counseling.....	4
Comparison of Benefits Counseling to Other Benefits Advice.....	4
Target Population.....	5
Motivational Interviewing Principles used in Benefits Counseling.....	5
Benefits Counselor Interaction Techniques.....	6
Session Overview.....	8
<u>Session One</u> - Orientation to Benefits Counseling: Your Benefits and your Goals.....	9
Compensation Application Background Sheet.....	11
Personal Values Activity.....	15
<u>Session Two</u> – Work and Claims.....	18
Work Attitudes Decisional Balance Sheet.....	20
Action Plan Form.....	22
<u>Session Three</u> – Financial Review: Implications of Your Work Plan.....	25
Financial Goals Worksheet.....	26
Monthly Budget Sheet.....	28
<u>Session Four</u> – Your Plans After the Benefits Notice.....	30
References.....	32

## Benefits Counseling

### **Overview of Benefits Counseling**

Benefits Counseling was developed to assist veterans as they apply for disability benefits. Benefits Counseling uses Motivational Interviewing methods to encourage veterans to work and/or engage in vocational rehabilitation. As prescribed in Motivational Interviewing, the Benefits Counselor adopts a supportive, empathic stance to help veterans explore ambivalence about working. The counselor will explain that working does not invariably lead to loss of benefits. The Benefits Counselor will help veterans identify other barriers to working and develop a plan to address them. Benefits Counseling consists of four one-hour sessions: an initial session around the time of the Compensation and Pension evaluation, two sessions during the next two weeks, and a final session after the Veterans Benefits Administration makes a determination on the veteran's application for disability.

### **Goal of Benefits Counseling**

The goal of Benefits Counseling is to foster involvement in work and vocational rehabilitation.

### **Comparison of Benefits Counseling to Other Benefits Advice**

<b>Advice</b>	<b>Begins Immediately Upon Applying for Benefits?</b>	<b>Vocational Focus?</b>	<b>Motivational Interviewing Approach?</b>
Benefits Counseling	Yes	Yes	Yes
VBA Claims Processing	Yes	No	No
Re-Adjustment Counseling	Yes	Partial	No
Clinical Care	No	Sometimes	Sometimes
Vocational Rehabilitation	No	Yes	No

## **Benefits Counseling**

### **Target Population**

Benefits Counseling is designed for veterans who are having difficulties at work because of a disabling condition and have applied for service-connected disability for this condition. It is not intended for veterans who are too disabled to rehabilitate or who report mild or temporary impairments that don't limit their working ability.

### **Motivational Interviewing Principles used in Benefits Counseling**

Miller and Rollnick (2002) have described four guiding principles of Motivational Interviewing, 1) Express Empathy, 2) Support Self Efficacy, 3) Roll with Resistance, and 4) Develop Discrepancy. These four principles will be applied to Benefits Counseling to build the veteran's motivation to engage in work and/or vocational rehabilitation.

#### **Express Empathy**

It is often difficult to acknowledge that one has a disability and then go through the process of explaining one's difficulty to staff of the Veterans Benefits Administration and Compensation and Pension clinic. Expression of empathy for the veteran's situation is critical in Benefits Counseling. It allows the counselor the opportunity to understand the veteran's feelings and perspectives without judging, criticizing or blaming. When the veteran feels understood, he or she is more able to open up about past experiences. Sharing experiences with the counselor in depth allows the counselor to assess when and where support is needed. Importantly, when the veteran perceives empathy on a counselor's part, he or she becomes more open to gentle challenges by the counselor about lifestyle issues and beliefs about work. In short, the counselor's acceptance of the veteran's experience facilitates change.

#### **Support Self-Efficacy**

The veteran's belief that change is possible is an important motivator to success. The veteran can be helped to develop a belief that he or she can change the work situation. For example, the counselor might point out the initiative the veteran has taken in facing his or her disability, in pursuing the disability application and in coming for Benefits Counseling. Part of Benefits Counseling involves asking the veteran about his or her job situation, and the counselor might take this opportunity to acknowledge past vocational changes the veteran has made in his or her life, highlighting skills the veteran has acquired and situations the veteran has adapted to.

#### **Roll with Resistance**

In Motivational Interviewing, the counselor does not fight the veteran's resistance, but "rolls with it." Statements demonstrating resistance are not challenged. Instead the counselor uses the veteran's "momentum" to further explore the veteran's views. Using this approach, resistance is decreased rather than increased, as veterans are not reinforced for becoming argumentative and playing "devil's advocate" to the counselor's

## **Benefits Counseling**

suggestions. Motivational Interviewing encourages veterans to develop their own solutions to the problems they have defined. Thus, there is less of a hierarchy in the veteran-counselor relationship for the veteran to resist. In exploring the veteran's concerns about work, the counselor acknowledges the seriousness of the concerns and asks how confident the veteran is that barriers to work can be overcome.

### **Develop Discrepancy**

The counselor works to develop a discrepancy between where the veteran is and where the veteran wants to be by helping the veteran examine his or her current behavior and future goals. The counselor will help the veteran identify future goals by making a budget. This helps the veteran set priorities, and develop financial goals that reflect the veteran's priorities. When the veteran perceives that current behaviors are not leading toward a goal, he or she becomes more motivated to make important life changes. The counselor helps the veteran see how some underemployment and lack of engagement in rehabilitation may lead the veteran away from other goals.

### **Benefits Counselor Interaction Techniques**

The use of a variety of Motivational Interviewing techniques during counseling is essential. Veterans who participate in Benefits Counseling may be at different levels of readiness to make a change in their work attitudes. Some veterans enter Benefits Counseling eager to obtain information and move forward with change while other veterans might be reluctant to consider change. The following techniques summarized by the acronym OARS (Open Questions, Affirming, Reflecting, and Summarizing) will be used throughout the sessions to help the veteran explore his or her ambivalence about work and to initiate "change talk".

1. **Open-Ended Questions**: Use questions that require the veteran to provide an explanation instead of simple one- or two-word answers. The veteran should do most of the talking during the session. While the veteran is talking, the counselor should be actively listening and encouraging.
2. **Affirmation**: It is important for the counselor to provide the veteran with statements of support, recognition and comprehension.
3. **Reflective Listening**: In reflective listening, the counselor provides a summary of the veteran's statements, attempting to accurately reflect back the veteran's meaning and feelings. Reflective listening provides an opportunity for the counselor to use the veteran's own words to identify reasons to work.
4. **Summaries**: The summary involves paraphrasing in the veteran's own words the areas of desired change. The veteran's statements indicating motivation to change are reviewed. After fully discussing the veteran's notions of how he or she wants to change, an action plan is developed.

## Benefits Counseling

Avoid statements that lead to listening road blocks:

1. Direct confrontation: ordering, directing or commanding,  
“You should check the want ads.”
  
2. Asserting authority: warning, cautioning or threatening,  
“As your counselor, I am telling you that is a bad idea.”

The table below lists:

- a) Essential features of Benefits Counseling- the main tasks
- b) Allowed but not required - non-specific things that a counselor may choose to do that are not specific to Benefits Counseling
- c) Not allowed—things that are antithetical to the goals and methods of Benefits Counseling

Features of Veteran’s Benefits Counseling	
Essential	Employ Motivational Interviewing stance and methods Review process of applying for compensation Review work history Review attitudes about work Review budget Generate “change talk” and develop action plan
Allowed but not required	Discuss use of other VA services Make general inquiries about home situation Make general inquiries about health
Not Allowed	Value judgments about whether to work Interference with the claim application Release of information without claimant’s consent Direct confrontation Unsolicited advice Asserting authority

# **Benefits Counseling**

## **Session Overview**

**Session 1:** Orientation to Benefits Counseling: Your Benefits and Your Goals

**Session 2:** Work and Claims

**Session 3:** Financial Review: Implications of Your Work Plan

**Session 4:** Your Plans After the Benefits Notice



## Benefits Counseling

### **Session 1:** Orientation to Benefits Counseling: Your Benefits and Your Goals

**Goal:** To help the veteran better understand his or her benefits application and future goals.

**Content:**

- Establish rapport.
- Describe Benefits Counseling: Describe the counselor's role, purpose of the counseling, and overview of the sessions.
- Collect compensation application information: Review process of applying for benefits (who is helping with application, veteran's feelings about claims process).
- Discuss impact of working on the compensation application
- Clarify the veteran's personal values by conducting the "Values Card Sort"
- Summarize information collected: show an understanding of veteran's situation and schedule next session.

**Remember OARS:**

Open Ended Questions  
Affirmations  
Reflective Listening  
Summaries

---

**Exercise 1:** Establishment of rapport.

Establishing rapport requires having an attitude of curiosity, interest and respect for the veteran. It involves conveying understanding and fostering collaboration. Part of establishing rapport is done by introducing yourself and welcoming the veteran to the session.

How: (Suggested prompts)

*Welcome to the first session.*

*Thank you for agreeing to meet with me, I'm (name) and I have worked in (experience).*

*For this session, we'll be discussing Benefits Counseling and discussing your experience with the application process. Is it ok if we talk about that today?*

*But first I'd like to learn a little bit more about you. Could you tell me a little bit about your decision to participate in this study?*

*Could you tell me some of your thoughts about applying for benefits?*

*Could you tell me how you decided to apply for benefits?*

## **Benefits Counseling**

### **Exercise 2:** Description of Benefits Counseling.

How: Provide overview and goals of Benefits Counseling including counselor's role and purpose.

How: (Suggested prompts)

*It is hard to cope with disability, and you have made the important decision to apply for service-connection. You are coping with decisions about what work you can do with your disability, how to manage your finances, and what VA services might help you with your disability. The goal of this counseling is to help you through the disability application process and help you decide how much time to spend in work and job training.*

### **Exercise 3:** Collect compensation application information.

Use worksheet 1, Compensation Application Background Sheet (page 11), to collect information regarding the status of the veteran's compensation application by using open-ended questions or requests.

There are three specific areas on which to focus:

- 1) Medical and/or Psychiatric reasons for seeking compensation
- 2) Status of the veteran's claim and who is assisting the veteran with the application
- 3) The veteran's feelings regarding the application process and the status of the claim.

How: (Suggested prompts)

For section 1:

*Tell me about your reasons for seeking compensation?*

For section 2:

*Tell me about the status of your compensation claim.*

For section 3:

*How has the compensation application process been going for you?*

**Benefits Counseling**

**Compensation Application Background Sheet**  
**Worksheet #1**

1) Reasons the Veteran is seeking compensation:

---

---

---

---

---

---

---

---

---

---

---

---

2) Status of Compensation Claim, Is anyone assisting the veteran with the compensation claim? If yes, please obtain the helper's name, telephone number and address:

---

---

---

---

---

---

---

---

---

---

---

---

**Benefits Counseling**

**Compensation Application Background Sheet**  
**Worksheet #1**

3) Veteran's feelings regarding claim:

---

---

---

---

---

---

---

---

## Benefits Counseling

### **Exercise 4:** Discussion of How Benefit Claim Relates to Work

The goal of this exercise is to engage the veteran in a discussion surrounding an important question about working and the application process: Is a claim more likely to be denied (or reduced) if the veteran works?

How: (Suggested prompts)

*Many veterans worry that if they work, their claim is more likely to be denied. Do you think about this?*

*What are your thoughts on working while your claim is being evaluated?*

*Have you considered that working may affect your claim?*

*Do you think you will receive a lower level of service-connected disability if you work?*

Review the process used to determine the appropriate level of compensation based upon the veteran's unique set of circumstances. Review the table below:

Factors that may Affect Your Service Connected Compensation Claim:

<b>Reasons working may hurt your claim</b>	<b>Reasons working won't hurt your claim</b>
You cannot get an "unemployable" rating if you work	You may have a severe disability that you cope with well
Working may be seen as evidence your condition is not severe	Your disability harms you in many ways, but you have a job situation not impaired by your disability

## Benefits Counseling

Exercise 5: Clarify the veteran's personal values by conducting the "Values Card Sort"

The following exercise will help the veteran explore his or her values. Referring to these values helps the veteran make decisions about work and disability. The responses from this exercise will be referred to during subsequent counseling sessions. For example, if the veteran values "working" more highly than "free time," the counselor *may* develop discrepancy (with the value of "working") if the veteran plans not to work.

**Directions:** Suggested language for the Counselor.

*In this exercise we are going to look at your values, the things that are important to you. I am going to give you a stack of cards (see Appendix A) each of which contains a potentially important part of your life. Take your time and go through the cards and put them under the category that best describes how important it is to you. There are three categories: most important, important and not at all important. You can't put more than seven cards in a category. You can move them around as much as you want. Feel free to read the cards out loud and to ask me any questions if you are not sure what one of the cards means.*

Once the exercise is complete, the counselor and the veteran should review and record the responses under each category. Use the Personal Values Activity, worksheet 2, from page 15 here. Ask if there are any other values the veteran feels that may not have been included in the cards.

How: (Suggested prompts)

Discuss with the veteran how these values influence his or her life style choices.

I see that you rated "working" at \_\_\_\_\_. Why did you rate it as that important and not as less important? (The answer is change talk).

If the veteran rated "working" as not at all important, "roll with resistance" and reflect back that the veteran does not find work at all important.

I see that you rated \_\_\_\_\_ as very important. How is \_\_\_\_\_ affected by your disability?

Are there values in the "very important" pile that you want to make a bigger part of your life than they already are?

Were you surprised by any of your answers?

## Benefits Counseling

### Personal Values Activity

(Worksheet #2)

**1 = most important**

**2 = important**

**3 = not at all important**

- Saving money
- Exercise
- Being involved with community
- Being able to keep treatment appointments
- Being able to use my abilities
- Working
- Family
- Religion
- Getting Rich
- Completing my education
- Free Time
- Supporting family financially
- Staying Healthy
- Owning a house
- Having a car
- Having rewarding friendships
- Having a job
- Traveling
- Having health care insurance
- Helping others

**Benefits Counseling**

**Personal Values Activity  
(Worksheet #2)**

Other important factors:

---

---

---



## Benefits Counseling

**Exercise 6:** Summarize the information collected and make an appointment for next session.

How: (Suggested prompts)

*Let me try to summarize what we have talked about today... (grand summary)*

*So we talked about a few issues that were important to you...*

*Let's schedule our next appointment?*

Ending the session

How: (Suggested prompts)

*"Thanks for meeting with me today."*

*"Thanks for being so open and talking about this today."*

## Benefits Counseling

### Session 2: Work and Claims

**Goal:** To explore the veteran's motivation to work and/or engage in vocational rehabilitation.

**Content:**

- Gather information about current and past employment
- Elicit feelings and attitudes towards employment and rehabilitation
- Complete Decisional Balance Sheet: list "pros" and "cons" of work/rehabilitation
- Develop the Action Plan
- Discuss the relationship between disability benefits and work
- Review barriers to work and vocational rehabilitation

**Remember OARS:**

Open Ended Questions  
Affirmations  
Reflective Listening  
Summaries

---

**Introduction to Session 2:**

*This session is focused on your thoughts about work, would it be ok if we talked about that today?*

**Exercise 1:** Complete the Work Attitudes Decisional Balance Sheet, worksheet 3, by engaging the veteran in a discussion about his or her feelings and attitudes toward work and/or vocational rehabilitation.

Ask open-ended questions. Listen carefully and reflect back to the veteran your understanding of his or her work concerns. List the Pros and Cons of work and/or work rehabilitation under the appropriate headings on the two by two table in the Work Attitudes Decisional Balance Sheet (page 20).

How: (Suggested prompts)

*Tell me about your work situation.*

*What are your thoughts about work in general?*

*How does work fit into your life?*

*What would you like to change about your work life?*

*Tell me about a typical day for you.*

*For you, what are the good things about work?*

*And what are the not so good things about work?*

*So it sounds like there are some benefits and difficulties with your current job*

*What are some things that keep you from changing your job?*

## Benefits Counseling

Pros to working that may be explored with the veteran include:

Additional income  
Sense of purpose  
Friends, colleagues  
Prevent deterioration of skills

Cons to working that may be explored with the veteran include:

Not getting as good a job as was held previously  
Medical concerns  
Not having enough time to work and go to treatment  
Conflicts with the boss and coworkers  
Medication side effects  
Stress of working  
Concern that earned income will be offset by loss of disability payments  
Concern that income will be offset by need to pay child support

When the Work Attitudes Decisional Balance Sheet has been completed, review the pros and cons with the veteran.

When the veteran has identified a particular area of concern he or she might be ready to explore change. Use the importance and confidence ruler (below). If the veteran is not ready at this time to pursue a change, roll with resistance. The Importance and Confidence Ruler may be used in a later session.

On a scale from 0 to 10 (with 0 being not important and 10 being very important) how important is it for you to... (*get a job, change jobs, and start reviewing the want ads*)  
And why are you at \_\_\_\_ and not lower? (The answer is change talk)

On a scale from 0 to 10 (with 0 being not confident and 10 being very confident) how confident are you that you could ..... (*get a job, change jobs, and start reviewing the want ads*)  
And why are you at \_\_\_\_ and not lower? (The answer is change talk)

Depending on the barriers to work that the veteran identifies, one may provide information about various vocational programs available both now (CWT/SE, State Career Services, State Rehab services) and after rating (veterans who are 30% are eligible for re-training through VBA). Give feedback only when solicited or when the counselor obtains permission from the veteran first.

## Benefits Counseling

Work Attitudes Decisional Balance Sheet  
Pros and Cons of Changing Work Situation  
Worksheet #3

### Change my Work Situation

Pros	Cons
Pros	Cons

Keep my Work Situation the Same

## **Benefits Counseling**

### **Exercise 2:** Develop action step.

The goal of this exercise is to review the veteran's Work Attitudes Decisional Balance Sheet (worksheet 3) completed in exercise 1 and to negotiate a commitment to completing an action plan toward work or vocational rehabilitation. Try to identify some potential action or plan that the veteran may commit to regarding the current work situation. Complete the Action Plan Form (worksheet 4, page 22) with the action information.

How: (Suggested prompts)

*Let me try to summarize what we have talked about today... (grand summary)*

*So we talked about a few work issues that are important to you.*

*Which goal are you comfortable committing to?*

**Benefits Counseling**

Action Plan Form Worksheet #4

I, \_\_\_\_\_, agree to complete the following activities

because they are connected to my goal of

\_\_\_\_\_.

*(List activities here)*

\_\_\_\_\_  
Signature of Veteran

\_\_\_\_\_  
Signature of Counselor

## Benefits Counseling

Referring back to the Action Plan, use the commitment and confidence ruler technique to help the veteran explore and evaluate barriers to change.

On a scale from 0 to 10 (with 0 being not committed and 10 being very committed) how committed are you to...

And why are you at \_\_\_\_ and not lower? (The answer is change talk)

On a scale from 0 to 10 (with 0 being not confident and 10 being very confident) how confident are you that you shall / will...

And why are you at \_\_\_\_ and not lower? (The answer is change talk)

Discussion of barriers:

Explore the veteran's commitment and confidence in completing the Action Plan. By completing the commitment and confidence ruler exercise the counselor will help the veteran reduce his or her resistance to change by highlighting discrepancies between the veteran's stated Action Plan and current behaviors. Mental illness and substance abuse can reduce a veteran's ability to work.

How: (Suggested prompts)

Are there any potential obstacles that may interfere with you completing your action plan?

How have you coped with your \_\_\_\_\_ (disability) at work so far?

Have you told your boss at work about your \_\_\_\_\_ (disability)? How did your boss respond?

How have you overcome these \_\_\_\_\_ (stated obstacles) in the past?

Use Motivational Interviewing strategies to direct the veteran toward acknowledging his or her problems and deciding how he/she wants to begin to change. It may be helpful to cite examples of barriers from prior veterans. A veteran may identify a barrier that, upon further investigation, may reflect a substance abuse or psychiatric problem. For example, a discussion of conflict with a supervisor may lead to explanation that the supervisor complained that the veteran was hung over. Follow the patient's lead in discussing barriers to employment and direct the veteran to explore other problem areas that may need enhanced motivation to change.

How: (Suggested prompts)

*Looking for work can be very stressful. Have you worried about looking for a job (or keeping a job)?*

*Are you worried that your (specify substance abuse problem or psychiatric condition) will make it difficult to work?*

*Has anyone suggested that your drinking might be a problem?*

*Would you like to know what treatment is available?*

*Are you getting any treatment for your [disabling condition, e.g. PTSD]? Would you like to know where to go for help here at the VA?*

After discussing the barriers to the successful completion of the Action Plan, the counselor and the veteran may need to modify the plan to target a less ambitious goal.

## **Benefits Counseling**

After revising the action plan the counselor formally asks the veteran for his or her commitment to the plan for change. Asking for a commitment in this way allows the veteran to take ownership of the plan.

How: (Suggested prompts)

*Are you really ready to make these changes?*

*Is this really what you want to do?*

*Are you sure to take on this plan now?*

Ending the session

How: (Suggested prompts)

*"Thanks for meeting with me today."*

*"Thanks for being so open and talking about this today."*



## Benefits Counseling

### **Session 3:** Financial Review: Implications of Your Work Plan

**Goal:** To explore the veteran's finances and how they relate to work plans.

**Content:**

- Have veteran identify financial goals
- Make a budget
- Decisional Balance: review financial pros and cons of working
- Develop discrepancy between where the veteran is at and where he or she wants to be financially
- Review veteran's employment readiness

**Remember OARS:**

Open Ended Questions

Affirmations

Reflective Listening

Summaries

---

Review:

*So during our last session you committed to (review action plan). Now that a little time has passed, what are your thoughts about that plan? What changes do you think might need to be made to the plan to make it most useful?*

Introduction to Session 3:

*This session is focused on your financial situation. Would it be ok if we talked about that today?*

**Exercise 1:** Assist veteran in identifying financial goals. (Complete the Financial Goals, worksheet 5, page 26.)

The first step in identifying financial goals is to ask the veteran what things he or she wants that require money. List up to three items under Section 1: Things I Want that Require Money. Next, work with the veteran to create concrete goals based on items identified in Section 1. Write the concrete goals in Section 2. Finally, list each goal in Section 3 and include: the necessary steps to achieve the goal, estimated cost, and target date to achieve the goal.

How: (Suggested prompts)

*Let's look at the Financial Goals Worksheet.*

*What would you like to use your money for?*

*What things do you want that require money?*

*How long do you think it will take for you to reach your financial goal?*

*What things do you think you would have to change in your life to reach this financial goal?*

**Benefits Counseling**

**Financial Goals**  
**Worksheet #5**

Section 1: Things I Want that Require Money

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Section 2: Individual Goals to Work Toward

Goals:

1. \_\_\_\_\_

2. \_\_\_\_\_

Section 3: Goals:

1. \_\_\_\_\_

Steps to achieve this goal:

\_\_\_\_\_

\_\_\_\_\_

Estimated Cost \_\_\_\_\_ Target Date \_\_\_\_\_

Amount to save (weekly or monthly) \_\_\_\_\_

2. \_\_\_\_\_

Steps to achieve this goal:

\_\_\_\_\_

\_\_\_\_\_

Estimated Cost \_\_\_\_\_ Target Date \_\_\_\_\_

Amount to save (weekly or monthly) \_\_\_\_\_

## **Benefits Counseling**

**Exercise 2:** Develop a budget. (Complete the Monthly Budget Sheet, worksheet 6, page 28.)

- 1) Review monthly expenses. Ask the veteran to tell you his or her regular monthly expenses, including any money that he or she spends on fun things like eating out, entertainment or hobbies. Also include drug and alcohol expenses and any minimum payments that he or she has to make towards his or her debts. Record the expenses on the Budget Sheet.
- 2) Record the total sources of income and the totals in the following four conditions: 1) total income without work or benefits, 2) total income with work only, 3) total income with benefits only, and 4) total income with work and benefits. Since the veteran does not know their percentage of Service Connected Disability the counselor and veteran may need to estimate the amount. (Refer to current compensation rate table).
- 3) Create a decisional balance sheet by reviewing the pros and cons of working and thus develop discrepancies between where the veteran is financially and where he or she wants to be.

## Benefits Counseling

### Monthly Budget Sheet Worksheet #6

**Expenses:**

Housing & Utilities \$ \_\_\_\_\_  
Household Expenses \$ \_\_\_\_\_  
Food \$ \_\_\_\_\_  
Transportation \$ \_\_\_\_\_  
Medical/Dental \$ \_\_\_\_\_  
Clothing \$ \_\_\_\_\_  
Child Care \$ \_\_\_\_\_  
Education \$ \_\_\_\_\_  
Recreation \$ \_\_\_\_\_  
Credit Cards/Loans \$ \_\_\_\_\_  
Other Expenses \$ \_\_\_\_\_

**Total Expenses**

\$ \_\_\_\_\_

**Income:**

1 VA Benefits/SSD/SSI \$ \_\_\_\_\_  
2 Employment \$ \_\_\_\_\_  
3 Welfare (State Supplement) \$ \_\_\_\_\_  
4 Food Stamps \$ \_\_\_\_\_  
5 Child Support \$ \_\_\_\_\_  
6 Family or Friends \$ \_\_\_\_\_  
7 Illegal Sources \$ \_\_\_\_\_  
8 Other \$ \_\_\_\_\_

**Total Income (without Work or Benefits)**

\$ \_\_\_\_\_ (Sum items 3 to 8)

**Total Income (with Work only)**

\$ \_\_\_\_\_ (Sum items 2 and 3 to 8)

**Total Income (with Benefits only)**

\$ \_\_\_\_\_ (Sum items 1 and 3 to 8)

**Total Income (with Work and Benefits)**

\$ \_\_\_\_\_ (Sum items 1 to 8)

## Benefits Counseling

**Exercise 3:** Review Veteran's employment readiness.

Discuss how the veteran's budget relates to stated goals and his or her attitudes about work.

How: (Suggested prompts)

*What concerns do you have about your income? Let's look at how much money you'll have if you only get disability income.*

*Let's look at how much money you'll have if you work too.*

*Let's review the implications of not working.*

*There might be a problem. It seems you have some goals that cost money but you won't have enough money for them if you don't work.*

*If you participate in job training, when would you start working?*

*From your point of view, what do you need to change now?*

Encourage the veteran to continue discussing the benefits of working. The importance of work or vocational rehabilitation may be greater now that the veteran has reviewed his or her financial situation and how finances relate to the veteran's goals. Use the importance and confidence ruler techniques:

On a scale from 0 to 10 (with 0 being not important and 10 being very important) how important is it for you to.....(*get a job, change jobs, start reviewing the want ads*)

And why are you at \_\_\_\_ and not lower? (The answer is change talk)

On a scale from 0 to 10 (with 0 being not confident and 10 being very confident) how confident are you that you could .....(*get a job, change jobs, start reviewing the want ads*)

And why are you at \_\_\_\_ and not lower? (The answer is change talk)

Remember: Support the veteran's self-efficacy. Look for the behaviors the veteran may be ready willing and able to change. Any change is better than no change at all. Begin where the veteran feels able to make changes.

Ending the session

How: (Suggested prompts)

*"Thanks for meeting with me today."*

*"Thanks for being so open and talking about this today."*

## Benefits Counseling

### **Session 4:** Your Plans After the Benefits Notice

**Goal:** To review the goals and plans identified in the previous sessions in light of the award (or denial) of benefits.

**Content:**

- Summarize and review the counseling to date
- Review Veteran's Benefits Administration notification and veteran's reaction to it
- Review pros and cons of appealing notification (if applicable) and how claims are judged
- Review disability award in context of work goals (from Session Two) and financial goals (from Session Three)
- Finalize course of action
- Provide referral information as appropriate

**Remember OARS:**

Open Ended Questions

Affirmations

Reflective Listening

Summaries

---

Exercise 1: Review of Veteran's Benefits Administration award letter.

Discuss the veteran's reactions and thoughts concerning his or her award letter. The counselor will need to adapt the session according to one of three possible outcomes. The three outcomes are: 1) award denial, 2) veteran is satisfied with level of Service Connected Disability and 3) veteran is dissatisfied with the level of Service Connected Disability.

How: (Suggested prompts)

*You have received your award letter. How do you feel about it?*

*What are your concerns about the decision?*

*Have you thought about what your next step will be?*

*Are you aware of what your options are if you disagree with the determination?*

*Would you like to know about your options?*

(If the veteran would like more information explain the appeal process. Inform the veteran that he or she have one year from the date of the determination to file an appeal of the decision. Remind the veteran that the one-year period begins from the date of determination letter and not from the date that the determination letter reaches the veteran.).

## **Benefits Counseling**

Exercise 2: Review of goal and financial section.

Review and revise goal and budget sheets based on the award amount or denial.  
Process the implications of the Veteran's Benefits Administration decision with the veteran.

Exercise 3: Wrap up and closure.

How: (Suggested prompts)

*We've covered a lot of material.*

*You've really put a lot of effort into our talks.*

*You're really coping with some difficult problems and decisions.*

*I've come to appreciate how hard your condition has been for you.*

## **Benefits Counseling**

### **References**

Department of Veterans Affairs Compensation Rate Table

<http://www.vba.va.gov/bln/21/Rates/comp01.htm>

Department of Veterans Affairs A Summary of VA Benefits including Vocational Rehabilitation & Employment & Education and Training

[http://www.vba.va.gov/benefit\\_facts/General/English/VAP21-00-12%20January%202006.pdf](http://www.vba.va.gov/benefit_facts/General/English/VAP21-00-12%20January%202006.pdf)

Department of Veterans Affairs Vocational Rehabilitation Benefits – 5 Tracks to Employment

Miller, W. R. and Rollnick, S. Motivational Interview – Preparing People for Change 2<sup>nd</sup> edition Guilford Press, N.Y. 2002.

Motivaitonal Interviewing Organization <http://www.motivaitonalinterviewing.org/>

Social Security Administration <http://www.ssa.gov/>

Veterans Benefits Administration [http://www.vba.va.gov/benefit\\_facts/Service-Connected\\_Disabilities/English/5trackseg\\_0406.doc](http://www.vba.va.gov/benefit_facts/Service-Connected_Disabilities/English/5trackseg_0406.doc)