

## Web Benefits Counseling

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Internet-based intervention dialogue for assisting veterans during the disability application process



## Overview of Web 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. This manual presents a version of Benefits Counseling that has been adapted to be delivered via the internet. As such, some differences in the manner in which the material is presented will be apparent; however, a Motivational Interviewing approach is still employed. As prescribed in Motivational Interviewing, the Benefits Counselor (i.e., “narrator”) adopts a supportive, empathic stance to help veterans explore ambivalence about working. The narrator will explain that working does not invariably lead to loss of benefits. Veterans will be assisted in identifying other barriers to working and developing a plan to address them.

### Adaptation of the Face-to-Face version of BC to an Internet-based Version

The internet-based program will require the participant to choose from a variety of optional responses to questions and statements and the program will respond to the choices made. In addition, exercises such as a decisional balance sheet, goal-setting, etc. that are included in BC will be included in the internet-based intervention, ensuring that the program adheres to MI principles and techniques. The program will include graphics, brief text, and easy to navigate pages. It will also have a page for links to online resources and a discussion board with pre-posted topics.

The Benefits Counseling intervention delivered via the internet will include 3 sessions of approximately 20 minutes each. Veterans will be encouraged to complete the first 2 of these sessions within a month of completing baseline assessments.

Participants will have access to the intervention after the baseline visit. They will be granted access to the next session the following week. Veterans will be re-contacted when their award determination has been made to encourage them to access the third (final) counseling session via the internet. Participants will be able to access the prior sessions in months 2 and 3 after baseline in the event that they do not complete both within the first month. Participants will be contacted weekly during the first month post-baseline to be reminded to complete the sessions and to provide them with an opportunity to ask questions regarding use of the internet-based intervention.

*Rationale for Session Sequence and Content:* The first session focuses on the disability application process as a non-confrontational way to explore attitudes towards work. Applicants will be immersed in the disability determination process and the animated narrator will discuss with the veteran about the application process. Discussing the application process involves discussing the mixed emotions aroused by acknowledging one’s disability and deciding to apply for benefits. The ambivalence most veterans feel applying for disability will be explored in later sessions as it reflects ambivalence about working despite the disability. In this session, participants will complete a brief assessment of their current employment situation, their use of time, engagement in mental health treatment and whether it interferes with work, as well as other barriers to working at full capacity. They will be provided with summarized feedback following this assessment to initiate contemplation of their current situation and motivation for potential change. They will also receive feedback regarding basic facts (i.e., FAQs) about employment and the Compensation and Pension process.

The second session more directly addresses the claimant’s attitudes about work and beliefs about whether work will prevent receipt of disability benefits and will consist of modules 2 and 3.

Ambivalence about work is elicited with Motivational Interviewing. The veteran will be asked to create a decisional balance with respect to working (i.e., identifying the “good” versus “not so good” aspects of work). A list of positive and a list of negative aspects of working will be provided for participants to choose from. Responses to this exercise will be saved to be reviewed during the decision-making/goal setting exercise. Veterans will be asked to indicate their work goals as well. Then, the same issue, ambivalence about work and disability, will be addressed from a financial perspective. Barriers to working that will be elicited include psychiatric symptoms, substance use, and concerns about losing benefits. This will be accomplished through provision of the veteran’s responses to prompted questions with choice responses via the internet-based program. The process of identifying financial goals and making budgets is emotional. The veteran’s readiness for change will be assessed and, if the veteran reports “not at all ready for change”, s/he will be provided with an opportunity to review the decisional balance exercise and other feedback regarding his or her circumstances in relation to work status of the population of veterans receiving VA benefits. If the veteran indicates readiness for change, the veteran will be asked to set goals and develop a change plan.

The discussion in the first two sessions involves making decisions about a possible benefit award. The third session occurs after the disability determination has been made, and it is possible the veteran may feel differently about a benefit that has been awarded. Concerns about losing benefits may be heightened after the award, as losing hypothetical benefits from a *possible* payment may be less of a disincentive to work than the risk of losing real checks from an *actual* payment. Conversely, if the claim is denied or if the veteran received a lower percentage than was expected, the veteran may rethink his or her attitudes about work. In summary, session three involves re-visiting the ambivalence about work and disability that were explored in the first three sessions. Responses provided by the veteran during the first 2 sessions will be summarized to allow for re-visiting ambivalence. The action plan created in session 2 will be reviewed. With the veteran’s approval, areas for further investigation with respect to modifying the action plan will be suggested. The veteran’s readiness for change will be re-assessed at the end of this session.

### **Goal of Benefits Counseling**

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

### **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. The internet- version of Benefits Counseling has been created to increase access to the intervention for veterans with internet access.

### **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.

## **Session Overview**

### **Session 1:**

**Module:** Orientation to Benefits Counseling: Your Benefits and Your Goals

### **Session 2:**

**Module:** Work and Claims

**Module:** Barriers to Working

### **Session 3:**

**Module:** Your Plans After the Benefits Notice

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

**Goal:** To engage the veteran in the program,  
To reinforce that veterans can work and earn service-connection

### **Content:**

1. Establish “rapport”
  2. Describe the narrator’s role, purpose of the counseling, and overview of the sessions.
  3. Ask the Veteran his/her experience using the program. Trouble-shoot any problems veteran had with using the program
  4. Ask the Veteran’s opinion about what the program said about working.
  5. Inquire about veteran’s perception of relationship between disability benefits and work; provide explanation of relationship between disability benefits and work
  6. Review veteran’s personal values from the “Values Card Sort”
  7. Summarize information collected: present reflection of veteran’s situation and provide guidelines for accessing the next session
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### **I. Introduction (#1-3)**

#### **1. Engage the veteran in the program: Establishing ‘rapport’**

**Note:** Establishing rapport requires demonstrating curiosity, interest and respect for the veteran. It involves conveying understanding and fostering collaboration via reflection of veteran’s responses to prompted inquiries.

**[Veterans will be asked some general questions to create a positive interpersonal experience]**

*“Hello Mr./Ms.\_\_\_\_, this is \_\_\_\_\_ calling from the Benefits Counseling Study. How are you today?”*

#### **2. Describe the narrator’s role, purpose of the counseling, and overview of the sessions**

*“The purpose of today’s call is to check in regarding the online Benefits Counseling program you started. This will be the first of three calls that you will receive throughout the course of the study and should take no more than 20 minutes of your time. During this phone call, I will be reviewing the responses you indicated during the web program and answer any questions you may have had about the session. Is now a good time to talk?”*

**IF YES:** *“Great!”*

**IF NO:** Inquire as to when would be a good time to call back.

**3. Ask the Veteran his/her experience using the program. Trouble-shoot any problems veteran had with using the program.**

*“Did you have any problems or questions with using your user ID/password to log on? Any problems with the audio, technical/equipment problems, completing the session etc.?”*

**Note:** Provide forgotten password/userID (if needed), information on turning on/off audio, information on using mouse/keyboard to enter responses, moving through the webpages, etc.

## **II. Veteran’s perception of relationship between disability benefits and work: Explaining the relationship between disability benefits and work (#4-#5).**

1. *“When asked during the first session, you indicated that you [DO/DO NOT] worry that if you work, you will be less likely to get the benefits you deserve”. [1.3.1 WORRYING]*

**[IF WORRIED]** *“Why do you feel this way?”*

**[IF WORRIED]** *“When asked about your thoughts on working while your claim is being evaluated, you indicated that [INSERT VETERAN’S RESPONSES: I want to work, I’ve heard it’s a bad idea, I’m not sure]” [1.3.2 EVALUATION]*

*“Remember, Veterans rated from 10% to 100% can work full-time and still be eligible to receive their full monthly benefit -- even up to 100%. According to federal law, your benefits are not supposed to be reduced if you make extra efforts to overcome your disability.”*

Example of Max: *“If you recall from the example given, Max Cleland lost 2 legs and an arm in Vietnam. He also earned a very good salary working as a United States Senator from Georgia. He will not be penalized for coping well with his disability.”*

*“What are your thoughts about this?”*

## **IV. Veteran’s personal values (#6)**

2. *“In the course of all of this, it can be easy to lose track of what is important. Here are the things you indicated earlier that are important to you \_\_\_\_\_ [INSERT VETERAN’S RESPONSES].”*

**[1.4.2 VALUES SORT]**

- Family
- Free time
- Helping others
- Using my abilities
- Recovery
- Supporting my family financially
- Getting rich
- Working
- Friendships
- Completing my education
- Staying healthy

*“I see that you rated “working” at  (Least Important, Somewhat Important, Most Important) . 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 working may not be the most important thing you are concerned about right now. Why is that?"*

## **V. Summary (#7)**

**Note:** Summarize information collected: present reflection of veteran's situation and provide guidelines for accessing the next session.

*"Let me try to summarize what we have talked about today. We talked about concerns you may or may not have about working and receiving benefits and a little bit about how claims are evaluated"*

*"We also talked about a few issues that were important to you, including... [Summary of values rank ordered 1-5] [1.4.3 VALUES RANK], among other things. We may talk some more about these things in the next sessions as well."*

*"In the next session we will be touching on your thoughts about work and your work experience (past or current)."*

## **VI. Ending the session**

*"I'd like to thank you for participating in this session. Please remember to login to the program in 2 weeks to complete the next session. We will contact you again after you have completed the second session. If you have any questions between now and then, please contact me at (413) 341-6653."*

## **Session 2: Consequences of Your Proposed Work Plan**

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

**Content:**

- Complete Decisional Balance Sheet: list "pros" and "cons" of work/rehabilitation
  - Review Action Plan
  - Review financial situation
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### **I. Introduction**

#### **1. Maintaining 'rapport'**

**Note:** Maintaining rapport requires demonstrating curiosity, interest and respect for the veteran. It involves conveying understanding and fostering collaboration via reflection of veteran's responses to prompted inquiries.

*"Hello Mr./Ms.\_\_\_\_, this is \_\_\_\_\_ calling from the Benefits Counseling Study. How are you today?"*

#### **2. Describe the narrator's role, purpose of the counseling, and overview of the sessions**

*"The purpose of today's call is to check in regarding the online Benefits Counseling program you started. This will be the second of three calls that you will receive throughout the course of the study and should take no more than 20 minutes of your time. During this phone call, I will be reviewing the responses you indicated during the web program and answer any questions you may have had about the session. Is now a good time to talk?"*

**IF YES:** "Great!"

**IF NO:** Inquire as to when would be a good time to call back.

### **II. Pros and Cons to Working**

*"In this session we'll be considering your work plan and your finances. I'd like to start by focusing on what you believe the pros and cons to working are."*

#### **Work Pros/Cons**

*"During session 2 of the internet program, you indicated the following good things about work: [Circle responses indicated by the participant]: [2.1.4 good things/2.1.4 bad things]*

- Work is interesting
- I accomplish something when I work
- I help other people through my work
- Work keeps me from feeling alone
- I enjoy the people I work with



- Friends and relatives expect me to work
- I earn benefits (e.g., healthcare, retirement)
- Work allows me to provide for my family
- Other [veteran to type in response]

*“You also indicated the following not-so-good things about work:”* [Circle responses indicated by the participant]

- Makes my condition worse
- Is stressful
- Is not interesting
- Is not pleasant
- Prevents me from spending as much time as I'd like with my family/friends
- Difficult to accomplish activities outside of work because of the time spent on my job
- Keeps me from being able to get treatment for my condition(s)

*So it sounds like there are some good things about working but there are also some difficulties to working.*

### **III. Action Plan**

*“During session two, you indicated that you would feel comfortable working towards: [INSERT ONE OF RESPONSES FROM BELOW]. [2.1.6 change item]*

- Engaging in treatment for my condition
- Preparing to eventually look for a job
- Looking for a job
- Changing jobs
- Working more
- Return to school
- None/not ready to make changes

*“Based on this, an action plan was created that stated that you would work toward the following steps:”*

*[READ OFF STEPS BASED ON PARTICIPANTS GOAL] [2.2.3 importance follow up]*

#### **Goal: Engaging in treatment for my condition**

List steps here:

1. Obtain a mental health referral for treatment
2. Consider various treatment options (counseling, medication, or another type of treatment)
3. Talk to a veteran or friend about their experience with treatment
4. Join a support group
5. Other

#### **Goal: Preparing to look for a job**

List steps here:

1. Think about what type of job you'd like to do
2. Think about what work schedule you will be able to manage
3. Talk to someone who does the kind of work you are considering doing
4. Find out how to get vocational counseling or job programs for vets
5. Think about what salary you are willing to work for.
6. Other

**Goal: Looking for a job**

List steps here:

1. Create a resume
2. Get training that will make it easier to get a new job
3. Conduct employment search/network
4. Contact other resources such as a veteran's services representative at the CT Department of Labor-Veterans' Workforce Development
5. Contact people who might be able to steer me towards a new job
6. Fill out applications
7. Other

**Goal: Changing jobs**

List steps here:

1. Look at "help wanted" ads in the newspaper or on the internet
2. Contact other resources such as a veteran's services representative at the CT Department of Labor—Veterans' Workforce Development <http://www.ctdol.state.ct.us/veterans/default.htm>
3. Create a resume
4. Contact people who might be able to steer you towards an available job
5. Fill out applications
6. Get training that will make it easier to get a new job
7. Other

**Goal: Working more**

List steps here:

1. Talk to your boss about getting more hours
2. Get help for your condition
3. Make arrangements to your schedule
4. Consider changing jobs to one with more hours
5. Contact other resources such as a veteran's services representative at the CT Department of Labor—Veterans' Workforce Development <http://www.ctdol.state.ct.us/veterans/default.htm>
6. Other

**Goal: Return to school**

List steps here:

1. Think about what topics I would like to learn about
2. Think about what class schedule I can manage
3. Find out about programs to pay school expenses
4. Learn about different schools in my area
5. Find out about Veterans' programs on campus

## 6. Other

“You indicated on a scale from 0 to 10 (with 0 being not committed and 10 being very committed) you were \_\_\_\_\_ in terms of how committed are you to”: [insert issue that veteran indicated s/he would like to work on] **[2.2.3 action importance]**

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

“You indicated on a scale from 0 to 10 (with 0 being not confident and 10 being very confident) you were \_\_\_\_\_ in terms of how confident are you that you shall / will”: [insert issue that veteran indicated s/he would like to work on] **[2.2.3 action confidence]**

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

### **Barriers to Action Plan:**

Explore the veteran’s commitment and confidence in completing the Action Plan.

“You indicated that obstacles that may interfere with you completing your action plan include the following.” [circle responses indicated by participant] **[2.2.4 action barriers]**

- My disability
- Not enough time to work on action plan
- I can’t afford to work on this
- I don’t have enough support
- I don’t have someone to help me work on this
- Working on the action plan makes me feel overwhelmed
- The goal in the action plan will take too long

Indicate to the veteran that the action plan will be reviewed at the next session.

“On a scale from 0 to 7 (0=not positive, 7=extremely positive), you indicated a XX in terms of how positive you feel about working on this action plan now.” [circle responses indicated by participant] **[2.2.4 action attitude]**

0-----1-----2-----3-----4-----5-----6-----7  
**Not** **Somewhat** **Extremely**  
**positive** **Positive** **Positive**

“Why is it an \_\_\_\_\_ and not lower?”

## **IV. Financial Review: Implications of Your Work Plan**

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

“Now, I’d like to focus on your financial situation.”

“You indicated that \_\_\_\_\_ would get you enough money to pay for things you wanted”. [circle responses indicated by participant] **[2.3.3 how get money]**

- Change work situation
- Find more work
- I have enough money now
- Manage money I have differently
- Receive service connection
- Other

*“You indicated that if you continue your work situation as it is now, you would be able to buy the things you want to buy.” [2.3.6 buy things]*

**YES      NO**

*“From your point of view, what do you need to change now?” [circle responses indicated by participant] [2.5.4 change now]*

- I need to reduce my monthly expenses
- I need to increase my income
- I need to keep my current job until I can find one with a similar salary
- I need to adjust my expectations in terms of financial goals
- I need to seek out training/education

*“The things you indicated on your action plan include\_\_\_\_\_. These things should help you move toward your work and financial goals.”*

## **V. Ending the session**

*“This concludes our second telephone session. I’d like to thank you for participating in this session. Please remember to login to the program to complete the next session after you have received the outcome of your service-connected rating from the VA. We will contact you again after you have completed the third session. If you have any questions between now and then, please contact me at (413) 341-6653.”*

## **Session 3: 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.

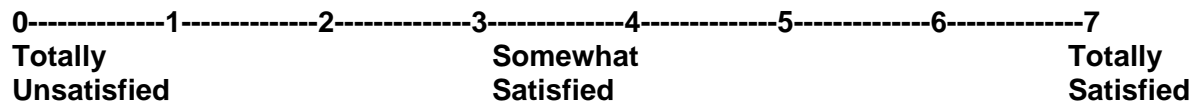
**Content:**

- Review Veteran's Benefits Administration award letter and veteran's reaction to it
  - Review pros and cons of working
  - Review goals and finances
  - Action Plan Review
  - Wrap Up
- 

### **I. 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.

*"You indicated that you received your award letter. And that you indicated a \_\_\_\_\_ on a scale of 0 (totally unsatisfied) to 7 (totally satisfied) as to how satisfied you were". [3.1.1 Award Feelings]*



*(If applicable) "You also indicated the following concerns about the decision:" (Circle the items indicated by the Veteran) [3.1.2 Decision-Concerns]*

Concerns about the interview:

- I did not bring all the documents to the evaluation for my examiner to appreciate my claim
- I did not have enough time to tell my story
- I felt very uncomfortable during the interview and did not talk about things I should have talked about

Concerns about the application:

- I could not gain access to some of my documents
- The government is withholding or lost some of my important information
- I did not have help filling out the application

Concerns about the review after the interview:

- I don't feel the decision was made fairly
- I feel that I have to accept the decision no matter what my feelings about it are
- None of these concerns

**II. Review Pros and Cons of Working**

*"In the previous session, you indicated the following good things about working"* **[3.2.2 Work Good Things]**

|       |       |
|-------|-------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

*"You also indicated the following not so good things about working"* **[3.2.2 Work Bad Things]**

|       |       |
|-------|-------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

**III. Review of goal and financial section.**

*"Now let's look at your financial goals from last session. Last session, you indicated that more money would help you with the following expenses:"* **[3.2.4 More Money Items]**

|       |       |
|-------|-------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

*"You also indicated that the following would get you enough money to pay for these things". Circle the responses indicated by the Veteran.* **[3.2.6 How Get Money]**

- Change my work situation
- Find more work
- I have enough money now
- Manage the money I have differently
- Other

**IV. Action Plan Review**

*"In the last session, you committed to \_\_\_\_\_ for your action plan and the following steps:"* **[3.3.1 action plan review].**

|       |       |
|-------|-------|
| _____ | _____ |
| _____ | _____ |

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*“You also indicated that you **DID/DID NOT** find it easy to complete the steps.”* (Indicate based on whether participant indicated YES/NO to this question.) **[3.3.2 Action Plan Progress]**

- Yes
- No

*“You indicated the following in relation to difficulties you encountered that you may not have anticipated”* (Circle the goal/steps indicated by participant.) **[3.3.3 Difficulties]**

**Goal: Engaging in treatment for my condition**

1. Obtain a mental health referral for treatment
2. Talk to a veteran or friend about their experiences with treatment
3. Consider various treatment options
4. Join a support group
5. Other

**Goal: Preparing to look for a job**

1. People did not return my calls
2. I needed to rely on the internet but do not have access to a computer
3. There aren't acceptable jobs available to me
4. I can't decide what I want to do
5. Other

**Goal: Looking for a job**

1. There are no jobs available that match my skills/training
2. The jobs I have been looking at do not pay enough
3. I needed to rely on the internet but do not have access to a computer
4. Things (e.g., applications, resumes, researching job options, etc.) took longer to complete than expected
5. People did not return my calls
6. I cannot afford additional training
7. I am going on interviews but am not receiving any job offers
8. Other

**Goal: Changing jobs**

1. There are no jobs available that match my skills/training
2. The jobs I have been looking at do not pay enough
3. I needed to rely on the internet but do not have access to a computer
4. Things (e.g., applications, resumes, researching job options, etc.) took longer to complete than expected
5. People did not return my calls
6. I cannot afford additional training
7. I am going on interviews but am not receiving any job offers
8. Other

**Goal: Working more**

1. I have not been able to talk to my boss
2. My boss refused to give me more hours

3. I am unable to change my schedule
4. I need to change jobs but do not know where to start
5. Other

Goal: Return to School

1. Think about what topics I would like to learn about
2. Think about what class schedule I can manage
3. Find out about programs to pay school expenses
4. Learn about different schools in my area
5. Find out about Veterans' programs on campus
6. Other

- No difficulties encountered

(If applicable) “You indicated that you needed to do the following”: **[3.3.3 Action Item]**

- Go to treatment more often
- Find another treatment arrangement
- Discuss my work-related obstacles with my mental health clinician
- Contact the job search resources that I obtained from this program
- No, I don't need to do any

#### **V. Wrap up and closure.**

*We've covered a lot of material and you've really put a lot of effort into completing the exercises in these sessions. Changing and reflecting on your work situation can be difficult. I'd like to encourage you to continue to use the action plan idea to develop goals toward making positive changes.*

*We are done with this session. Thank you for participating in this study. If you would like additional help, you can call someone at the VA at any time at the following number: (xxx-xxx-xxxx). Thank you for your time.*