
Disability Benefits 101:

An Introductory Framework on State-Focused Online Information Services

www.db101.org

About Disability Benefits 101 Information Services

Disability Benefits 101 (DB101) Information Services provide maintained, state-focused, online services that people with disabilities use to improve their access to paid work and benefits.

Conceived and developed within the disability community at the World Institute on Disability (WID), Berkeley, California, DB101 provides crucial information in plain language on state and federal rules for health coverage, benefits, and employment programs that people with disabilities use. With planning and the right information, people with disabilities can take control of finding the programs, supports and jobs that meet their needs. For service providers, DB101 helps provide a more thorough understanding of how disability programs interact with each other and paid work situations. DB101's online tools and information support and enhance one-on-one benefits planning staff services, widely recognized to be in scarce supply for some years to come.

- *Benefits Planning Calculators.* DB101 Calculators (referred to in one state as "Estimators") allow users to create and explore scenarios that match their life situations and find out how their health care and benefits might be affected by changes in employment, earnings, marital status or other circumstances.
- The online services, used with more traditional one-on-one benefit planner relationships, enable more people with disabilities to plan and make informed choices about paid work and benefits.
- DB101 Information Services were first designed, tested and implemented in California.¹ The California DB101 website averages about 35,000 visitors each month. Several thousand people have used California's Benefits Planning Calculators with an average completion rate of 65 percent. As a result of DB101's success in California, several states are choosing to adapt California's model to meet their state's needs. Michigan, Minnesota, and New Jersey have begun implementing DB101 Information Services and several other states have begun discussions on adapting DB101 Information Services for their state.
- When a state chooses to develop DB101 Information Services, it becomes a beneficiary of more than eight years of DB101 planning and development experience in other states, funded by over \$2 million spent on research, design, development, and testing. DB101 Information Services are tested and vetted online benefits planning services for people with disabilities.

¹ WID has received research, design and development funds for DB101's proto-type online services for California residents from 2000 to 2007 from private charitable foundations and government grants and contracts, including: The California Endowment, the California Health Incentives Improvement Project (California's Medicaid Infrastructure Grant-MIG), the California Department of Rehabilitation, the California Employment Development Department, the Community Technology Foundation, Alliance Health Care Foundation, and the Social Security Administration's Office of Program Development and Research (OPDR).

Benefits and Work Calculator:

- The Benefits and Work Calculator is DB101's most frequently used Calculator. Designed for job seekers aged 18 to 65, this planning tool provides credible estimates on how the user's benefits might change when they take a job and make other life situation changes during the same time frames. Programs covered in this Calculator include SSI, SSDI, Medicare, the SSI PASS program, Medicaid, Section 8 Housing, TANF, Food Stamps, and private health coverage.

School and Work Calculator:

This calculator is designed to help young people with disabilities anticipate, navigate and plan for benefit program and other life situation changes that can occur in their late teens and 20's

Plan for ongoing hosting and maintenance of website and Calculators

DB101 Information Services provides annual website and Calculator maintenance services to ensure that all DB101-related information remains up to date, accurate and easy to read. Our maintenance services include website hosting, promptly addressing technical problems or bugs, routine technical upgrades, updating of benefit program rules and contact information, and assembling user feedback for review and for future upgrades to the online services.

Our Core Team has significant benefits program and technology expertise to provide ongoing maintenance for the DB101 website and Calculators that is likely more cost effective, timely and efficient than states can conduct on their own. Our proprietary content management system makes updating the website much easier than other web editing systems. DB101 Calculators are complex programs that live on two different servers (the DB101 user interface and the Benefits Calculation Engine), requiring the expertise of our team for maintenance.

Maintenance services for the website and Calculators developed in Year One would begin in Year Two after the final versions are tested and publicly launched. We recommend using our ongoing maintenance services to ensure the site and Calculators remain accurate and timely. This maintenance services approach is the one selected by the states to date that have contracted for DB101 production services (California, Michigan, Minnesota, Arizona and New Jersey).

For more information about Missouri DB 101 contact;
Charles "Chaz" Nickolaus
Missouri Developmental Disabilities Council
1706 E. Elm Street
Jefferson City, MO 65102
cnickolaus@mpcdd.com
800-500-7878

For a view of MO DB101 visit:

[http:// mo.db101.org/](http://mo.db101.org/)