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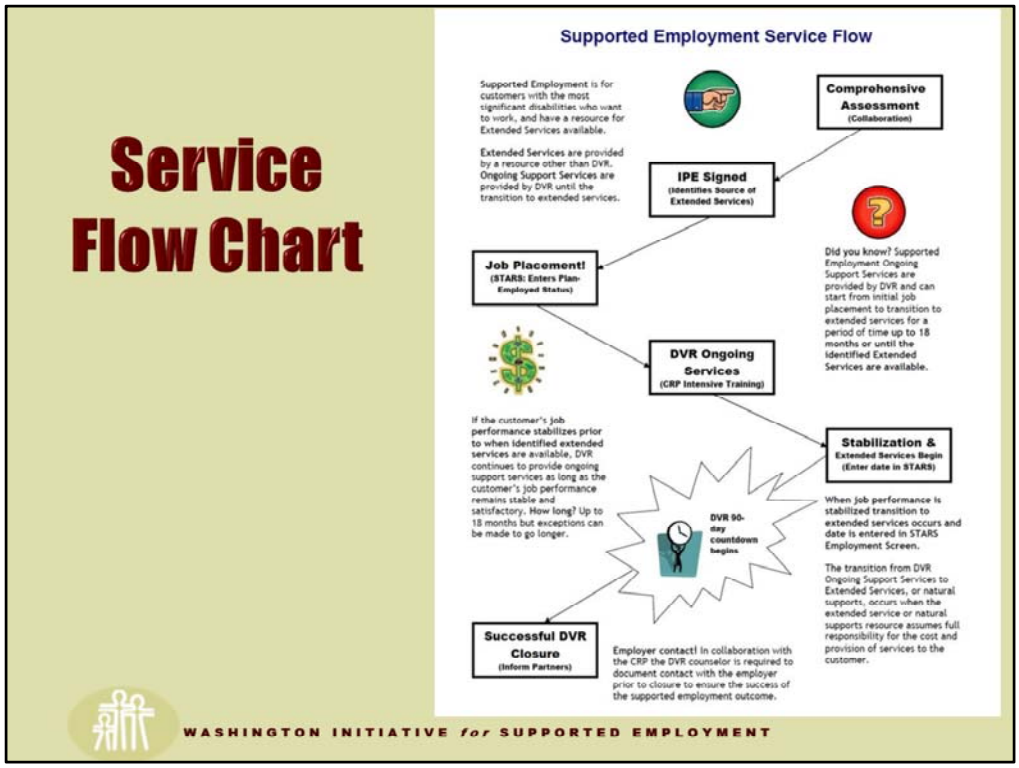
DVR Divsion of Vocational
Rehabilitation

Fundamentals of Supported Employment in Vocational Rehabilitation

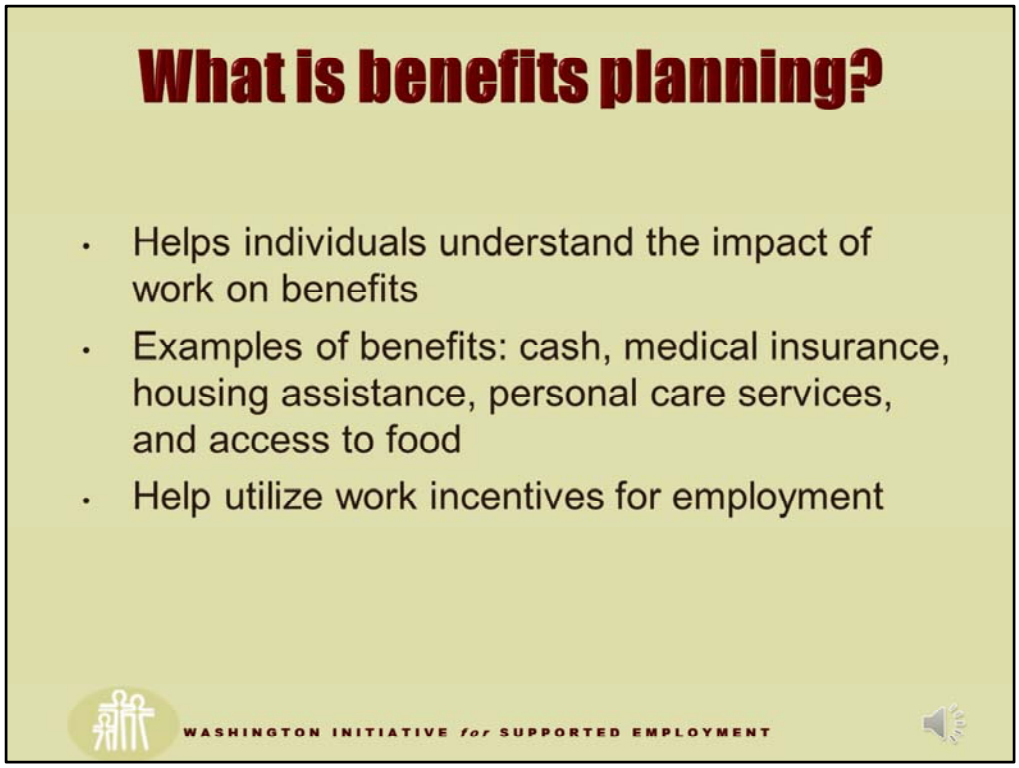
The Importance of Benefits Planning



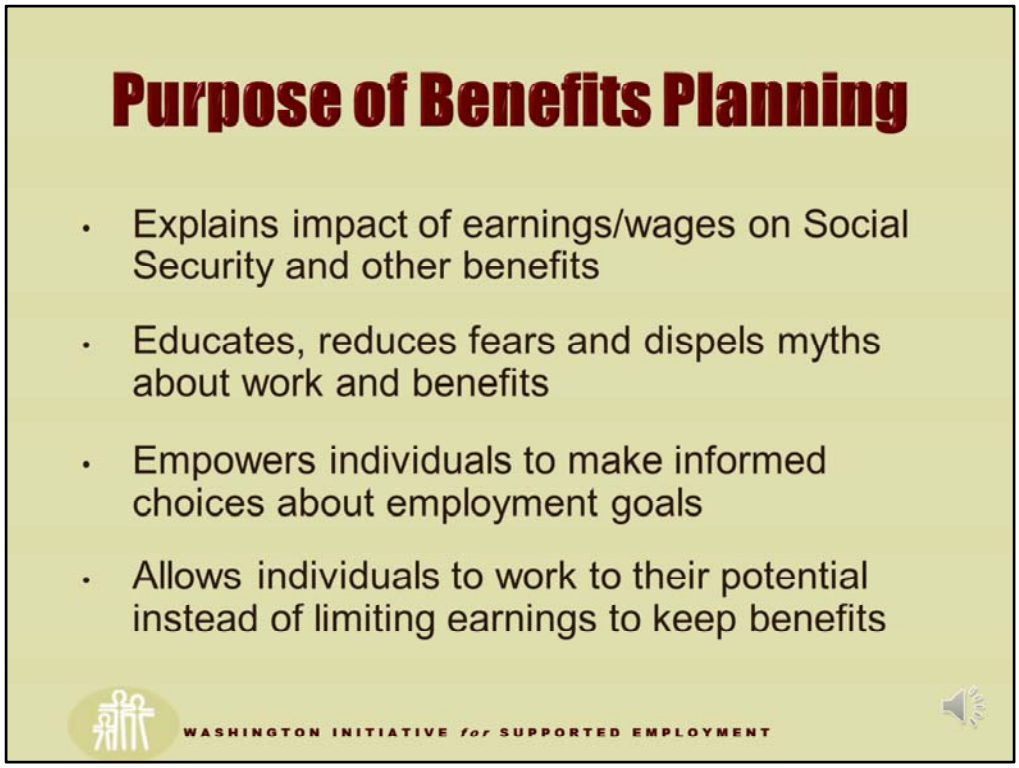
Before we begin the content of this training module let's review the supported employment model that the D.S.H.S. Division of Vocational Rehabilitation, or D.V.R., must carry out. As an employment consultant serving these customers, it is important that you understand the steps of supported employment that D.V.R. must follow and your role in the process. Let's review each step briefly.

D.V.R. supported employment services are provided to customers with the most significant disabilities who want to get and keep a permanent job. These customers require intensive support to obtain employment, as well as long term support to achieve and maintain successful job performance. Federal rules for supported employment require D.V.R. to provide the upfront vocational rehabilitation, or V.R. services known as on-going services, that a customer requires to get and learn a job. After that, a separate source will provide the extended support or long term supports the customer needs to keep their job once D.V.R. services end. All D.V.R. supported employment customers go through the same application and eligibility determination process. Once an individual is determined eligible for D.V.R. their V.R. counselor works with them to conduct a comprehensive assessment of their vocational rehabilitation needs, including whether the customer will require supported employment to get and keep a job of their choice. The comprehensive assessment often includes a community based assessment that is provided by a community rehabilitation program, or C.R.P., such as the one you work for. After the comprehensive assessment has been completed, the D.V.R. customer is assisted by their V.R. Counselor to develop an individualized plan for employment, or I.P.E. The I.P.E. identifies the customer's employment goal along with the steps and the D.V.R. services they will require to achieve their goal. The I.P.E. must also identify the customer's need for supported employment and what their source of long term support or extended services will be. If the source of extended services is unknown when the I.P.E. begins, there must be a strong expectation that a source will be identified within 24 months. D.V.R. services identified in the I.P.E. begin once the plan is signed by the D.V.R. customer and their V.R. counselor. Typically, the first step of an I.P.E. is for D.V.R. to authorize job placement services to assist the supported employment customer in becoming employed. Once the customer is employed then D.V.R. authorizes intensive training services to assist the customer in learning how to perform their job satisfactorily. However, once a customer reaches a stable level of satisfactory job performance, they must begin receiving their extended services from a source outside of D.V.R.. If a supported employment customer achieves stable job performance sooner than their extended services will be available, D.V.R. will continue providing ongoing support for up to 24 months. Once extended services have begun, D.V.R. keeps the case open during the first ninety days that these services are provided to make sure they meet the customer's needs. If the customer is doing well on their job at the end of this ninety days and their extended services continue without interruption, then the customer's D.V.R. case is closed.

This training is meant to give you an overview of the importance and relevance benefits planning has for your DVR customers. We also hope that by watching this training, you will gain an understanding of your role as an employment consultant, in assisting DVR customers to obtain and utilize information provided in benefits planning. While the process of benefits planning is complex, there are simple actions you can take to assist your customers in reaching their vocational goals and becoming more self-sufficient through supported employment. Relax, you don't need to do benefits planning, but you need to have a basic understanding about what benefits planning is, and why it is important for individuals who are considering going to work, to think about how earning income will impact their Social Security benefits or other benefits. If a DVR customer has questions about how going to work and earning income will impact their benefits, let the DVR counselor know so the counselor can talk with the customer and answer questions or refer the customer to a DVR Benefits Planning Specialist.



Let's start with a general question that you have probably already asked yourself or someone you work with. What is benefits planning? Benefits planning is a process to help individuals understand the impact that work will have on their benefits. Benefits help people with different aspects of their lives, and can provide things such as cash, medical insurance, housing assistance, personal care services, and access to food. Benefits planning can also help someone explore and utilize work incentives to support an employment plan.



Let's look a little closer at exactly what the purpose of benefits planning is. First, as we just explained, when someone receives benefits planning services, they can expect to receive information about the impact their wages will have on Social Security and other benefits they receive. Benefits planning also helps to educate people, reduce their fears and dispel myths they may have about work and benefits. Benefit planning can empower individuals to make informed choices about their employment goals and this helps people work to their potential instead of limiting their wages or earnings so that they keep their benefits. Some individuals worry that if they go to work they will lose all of their medical or cash benefits. They are not aware that they can earn some income without losing their benefits. Social Security, for example, has work incentives that allow individuals to earn income and continue to receive benefits. We will talk more about work incentives later. Having information about how earnings will impact benefits will help individuals make informed choices about going to work.

Purpose of Benefits Planning
continued

- Explores Social Security work incentives as possible funding sources for extended services (long term) employment supports
- Educates individuals about healthcare work incentives and options
- Explains reporting requirements to avoid overpayments with Social Security and other benefits programs

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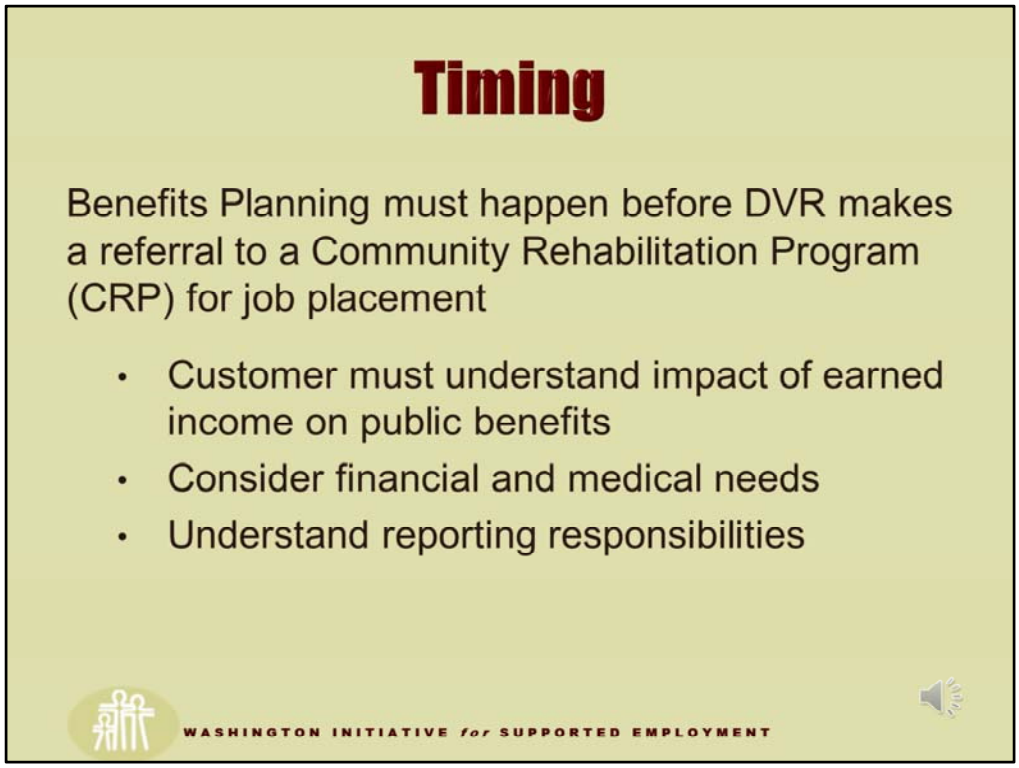
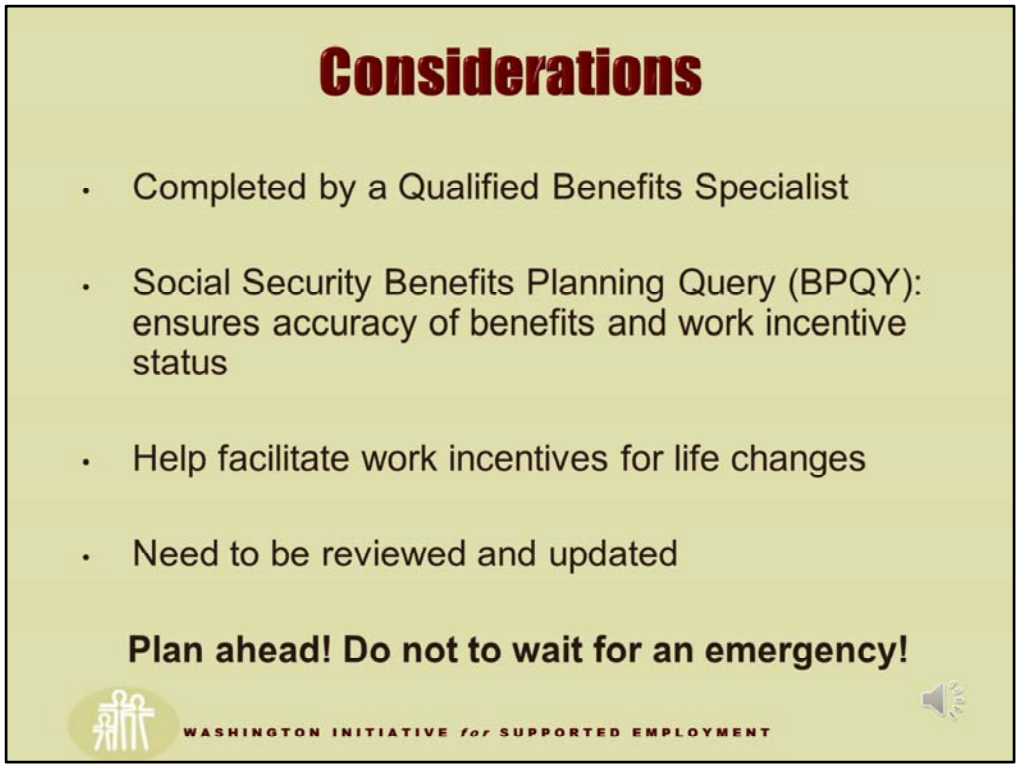
In addition, benefits planning services will help your customers explore possible Social Security work incentives. Some of these work incentives can help people pay for extended services, also called long term supports, that they need to keep their job. Benefits planning will also provide the individual with education about healthcare work incentives and options. And finally, benefits planning will provide information about the reporting requirements people have to follow so that they avoid overpayments with Social Security and other programs they may be obtaining benefits from.

For many DVR customers who receive supported employment, the most important incentive to work is that individuals can earn income and continue to receive medical benefits. Often, the fear of going to work and losing all medical services prevents many individuals from seeking employment. Benefits planning early on in the VR process is essential.



And since we are on the topic of timing, let's get a little more specific about when a benefits plan should be done. DVR customers must receive benefits planning service before they are referred to a Community Rehabilitation Program, or CRP, for job placement services. This is important for a few different reasons. The customer needs information from the benefits planning process to consider their financial and medical needs so that they can make informed choices when they develop their vocational plan. The customer also needs to understand what their reporting responsibilities will be before they get a job so that they can avoid a crisis once they start earning a wage. If you receive a referral from DVR for CRP job placement services and the customer is receiving Social Security Disability Insurance , or SSDI, or Supplemental Security Income or SSI, make sure they have completed benefits planning and understand how earned income may impact their benefits. It is critical that the customer learns how employment earnings may affect their SSDI, SSI and or other public benefits before you begin job placement activities. If benefits planning has not been completed when a customer is referred to you for job placement, do not accept the referral. Instead, ask the DVR Counselor and customer to conduct benefits planning and then re-submit the referral when that has been completed.



Before we go too much further into this training, we want to give you a few important considerations about benefits planning. First, this process and information is complicated and should be completed by a qualified Benefits Specialist who has received extensive initial and ongoing training about benefits and work incentives. Second, to ensure accuracy of Social Security cash and medical benefits, as well as work incentive status, verification of the benefits someone actually receives will need to be done. To do this, people can obtain a Social Security Benefits Planning Query, or BPQY. Third, benefits planning can help facilitate the use of work incentives and help with changes in someone's life. For example, work incentives may help someone when they get a new job or increase their wages or resources. Benefits analysis should also be reviewed regularly and updated, as needed, when someone's situation changes. And finally, benefits planning takes time so plan ahead! In addition to obtaining the BPQY, other information will need to be gathered to understand an individual's complete benefit situation and possible issues they may have. We encourage you to make benefits planning a priority and not to wait until there is an emergency!

Let's briefly look at the types of help a supported employment customer may be able to obtain or maintain as a result of benefits planning. We already mentioned that people may be able to access work incentives to assist with paying for extended services. This can help someone get the supports they need to maintain their job. In addition, benefits planning considers all benefits the person does receive or can receive. A comprehensive benefits analysis provides information about the impact of earnings from work on all benefits, so your customer can make informed choices about their employment options, and at the same time, ensure they keep needed support services, such as cash benefits, healthcare, mental health services, waiver services, food stamps and housing assistance. Ultimately, we want to ensure that your customer has the information they need to make informed decisions that will effect their life. Benefits planning can help them with these important decisions.

At this point you may be wondering what your role as an employment consultant is. You actually have a few important responsibilities in this process. For starters, be involved! Attend your customer's benefits planning meetings when possible. And if your customer hasn't had a benefits plan, then recommend that they do. You can also help your customer advocate for themselves by helping them request follow up when needed. And included in the long term follow up is the helpful reminders you can provide to your customers and their families or advocates about reporting wages to Social Security. This will help them avoid overpayment. And finally, it's really important that you realize the reports and supporting materials used to conduct a benefit analysis are individualized to each customer and their specific circumstances. This means that if you share materials with a different customer you can actually be giving them the wrong information. We have seen situations where this happened and a customer's benefits or their financial situation was put in potential harm. Please remember that there are many types of benefits programs, and they are impacted differently by work, so do not share one customer's materials with another customer.

Types of Benefits

Social Security Cash benefits:

Title XVI (sixteen):

- Supplemental Security Income (SSI)

Title II (two):

- Social Security Disability Insurance (SSDI)
- Social Security Childhood Disability Benefits (SSCDB)
- Social Security Disabled Widow/Widowers Benefits (SSDWB)

Dual Eligibility/Concurrent Beneficiaries (example: receiving SSI and a Title II benefit like SSDI)

Medical benefits:

Medicaid - SSI

Medicare – SSDI, SSCDB, etc.

All of these programs are impacted differently by work!

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There are many types of benefits. We will focus on disability benefits, giving you a brief overview of what they are so that you have some idea of the types of benefits your customers may be accessing. First, let's cover cash benefits, or benefits that provide cash to someone. Cash benefits include benefits that are defined under Title XVI of the Social Security Act and paid through general tax funds: also known as Supplemental Security Income, or SSI. There are also benefits that are defined under Title II of the Social Security Act and are paid through the Social Security Trust Fund. Often people call the benefits they get through Title II, Social Security. This general term, Social Security, refers to several benefit programs. For example, one type is Social Security Disability Insurance, or SSDI. There is also Social Security Childhood Disability Benefits or SSCDB. SSCDB used to be called Social Security Disabled Adult Child Benefits or SSDAC. Another cash benefit program that you may sometimes hear of people receiving are Disabled Widows or Widowers Benefits. To simplify the discussion moving forward in this training, we will refer to Title XVI as SSI, and use SSDI as the example benefit in describing Title II.

Some people also have Dual Eligibility. They are also referred to as Concurrent Beneficiaries, for example, someone who is receiving SSI and SSDI.

Next, let's introduce medical benefits. These programs are known as Medicaid, which is connected to Title XVI, SSI, and Medicare, which is connected to the Title II benefits such as SSDI. It's important to note that individuals who receive SSI get Medicaid, and other individuals may qualify for Medicaid through other avenues. All of these programs can be complicated because there are different rules and criteria for eligibility, medical coverage, etc. While we don't expect you to remember all of these different programs, there are is one main point we hope you will try to remember from this part of the training. Specifically, all of these programs are impacted differently by work, which is why receiving a comprehensive benefits analysis, including verification of benefits through a BPQY is very important.

Other Benefit Programs

- DDA Waiver
- COPES Waiver
- Medicaid Personal Care (MPC)
- Housing or residential:
- Section 8
- Public Housing
- Adult Family Home (AFH) and Alternate Living Facilities
- Other housing programs
- Temporary Assistance for Needy Families (TANF)
- Aged, Blind, Disabled (ABD) /Medical Care Services (MCS)
- Food Benefits

Work can impact the benefits someone qualifies for in these programs!

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There are many other benefits programs that your customers may access, or that they may consider when they receive benefits analysis services. For example, the DDA Waiver may provide a variety of support services, including long term employment support and personal caregiving. The COPES Waiver and Medicaid Personal Care, or MPC, both pay for personal caregiving services, which are often needed regardless of someone's employment status. There are also many types of housing assistance and residential programs such as Section 8, Public Housing, Adult Family Home, or AFH, Alternate Living Facilities and other housing programs. It is recommended that individuals talk directly with their housing program and or case manager to learn more about the impact of work on eligibility and housing costs. There is also a list of financial and medical assistance programs through the Department of Social and Health Services, or DSHS. These programs are Temporary Assistance for Needy Families, or TANF, Aged, Blind, Disabled, or ABD and Medical Care Services, or MCS. These services were formerly known as GAU, GAX, and Disability Lifeline. Food benefits are also available for some individuals. Here again, we don't expect you to remember all of these benefits, but we do hope you will remember one important point. Eligibility and the amount of benefits someone qualifies for in these programs can be impacted by working. People receiving these benefits should speak with their DSHS financial and social workers to learn more. A benefit analysis can also provide them with general information. A link to the Washington State Department of Social and Health Services benefit application can be found in the resources section at the end of this training.

Resources

Division of Vocational Rehabilitation (DVR)

- Vocational counselors
- Internal benefit specialists
- Request service from vocational rehabilitation counselor

Developmental Disabilities Administration (DDA)

- Some county developmental disability programs
- Ask DDA case manager for availability

Plan to Work

- Fee for service

Work Incentive Liaison (WIL)

- At each Social Security Office

Social Security Redbook

- Explains the impact of work on SSI, SSDI, Medicaid, Medicare, and work incentives

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Let's briefly introduce the different sources that may be available to provide benefits planning services or information. First, the Washington State Division of Vocational Rehabilitation, or DVR, has vocational counselors and internal benefit specialists that provide benefits planning to DVR customers. DVR customers can request this service from their vocational rehabilitation counselor if it has not been offered. Some county developmental disability programs also offer benefits planning. Talk to a case manager at the Washington State Developmental Disabilities Administration, or DDA, to find out if this is available in your area. Individuals not connected with DVR or DDA could access free benefits planning from the Work Incentive Planning & Assistance Projects, also called WIPA. In addition, each Social Security Office has a Work Incentive Liaison or WIL, to help individuals with work related issues. Individuals can request to talk with them about work incentives or other work issues. You may also find information useful in the Social Security Redbook. This resource explains the impact of work on SSI, SSDI, Medicaid, Medicare, and work incentives for each benefit program. To find out more about these resources, please go to the websites provided at the end of this training in the resources section.

Work Incentives

Allow individuals to keep more of their benefit check and medical coverage while working

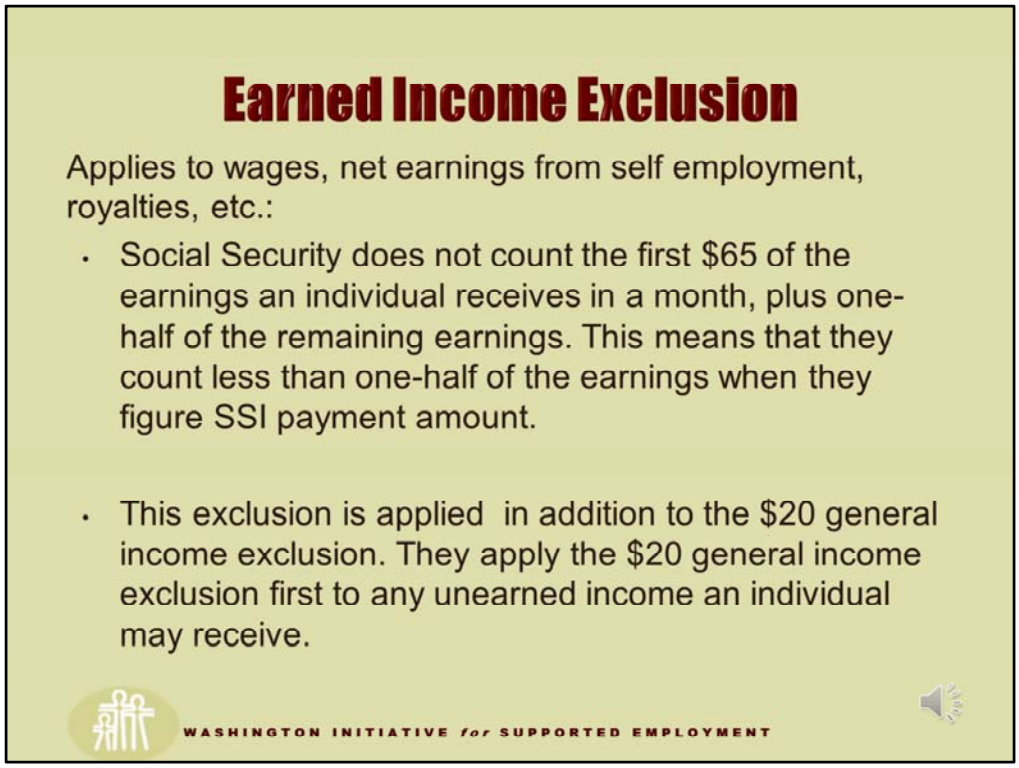
Examples of Work Incentives:

- Earned Income Exclusion (EIE)
- Student Earned Income Exclusion (SEIE)
- Impairment Related Work Expense (IRWE)
- Plan to Achieve Self-Support (PASS)
- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Subsidy/Special Conditions
- 1619b Medicaid
- Extended Medicare

Vary according to benefit program

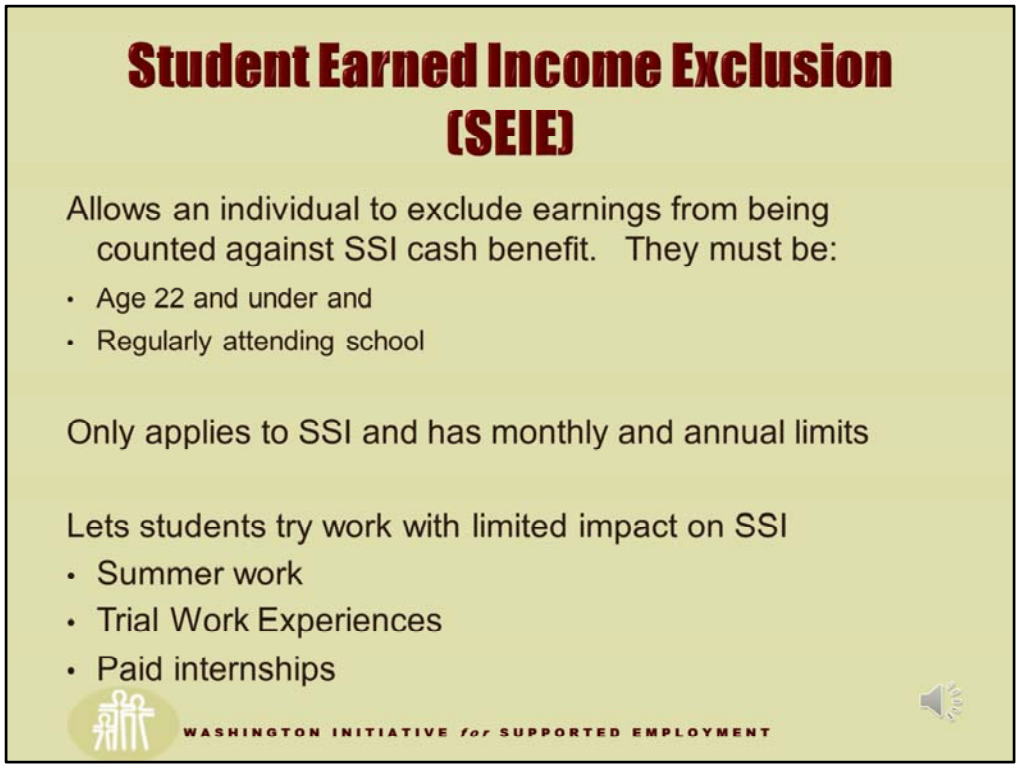
WASHINGTON INITIATIVE for SUPPORTED EMPLOYMENT

Now let's turn to the term "work incentives" and learn exactly what these are. Work incentives are meant to allow people with disabilities to keep more of their cash benefit and their medical coverage while they also work. There are many different types of work incentives. For example, there is the Earned Income Exclusion, or EIE; and the Student Earned Income Exclusion, or SEIE, the Impairment Related Work Expense, or IRWE, Plan to Achieve Self Support, or PASS, Trial Work Period, or TWP, Extended Period of Eligibility, or EPE, Subsidy and Special Conditions, 1619b Medicaid and Extended Medicare. These work incentives vary according to the type of benefit program. For example, SEIE, PASS and 1619b Medicaid apply to SSI so people enrolled in SSI may be eligible to utilize these particular work incentives. TWP, EPE, Subsidy Special Condition and Extended Medicare apply to SSDI, and IRWE applies to both SSI and SSDI, but is utilized differently depending on which Cash Benefits program the individual is accessing. Next we will look a little closer at a few work incentives that you are likely to come across as you provide supported employment services.

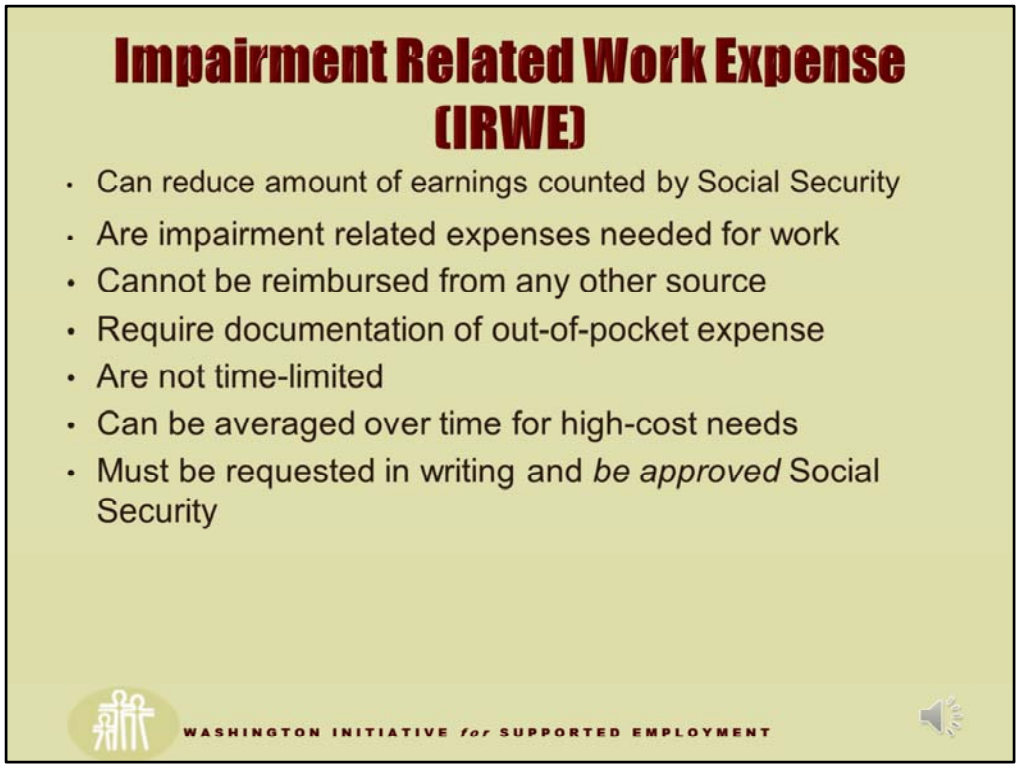


The Earned Income Exclusion helps workers on SSI keep more money while working. Here's how it works: Social Security does not count the first $65 of the earnings a worker receives in a month, plus they don't count one-half of the remaining earnings. This means that they count less than one-half of the earnings when they are calculating the SSI payment amount.

They apply this exclusion in addition to the $20 general income exclusion. The $20 general income exclusion is applied first to any unearned income that an individual may receive. Any remaining general income exclusion can then be applied to earned income. While the general income exclusion isn't a work incentive, since it can also apply to unearned income, it also allows people on SSI that receive other income to keep more of their money.



The Student Earned Income Exclusion, or SEIE allows an individual who is twenty two years of age or under, and regularly attending school, to exclude their earnings from being counted against their SSI cash benefit. SEIE only applies to people receiving SSI and has monthly and annual limits. One benefit of SEIE is that it allows students to try working, while limiting the impact their wages will have on their SSI cash benefit. For example, students can perform summer work, Trial Work Experiences and paid internships.



Qualifying Impairment Related Work Expenses, or IRWE can reduce someone's amount of earnings that are counted by Social Security. The following parameters explain what an IRWE can be. IRWEs are impairment related expenses needed for work. These expenses cannot be reimbursed from any other source. IRWEs require documentation for of out-of-pocket expense, but they are not time limited. IRWEs can also be averaged over time for high-cost needs, and in order to utilize an IRWE, the individual must make a request, typically in writing, and that request must be approved by Social Security.

IRWE Examples

- Prescription medications
- Extended services, ex. job coaching
- Medical equipment not covered by insurance, ex. hearing aid batteries
- Transportation costs, ex. gas, vehicle maintenance and repairs if unable to use public transportation due to disability

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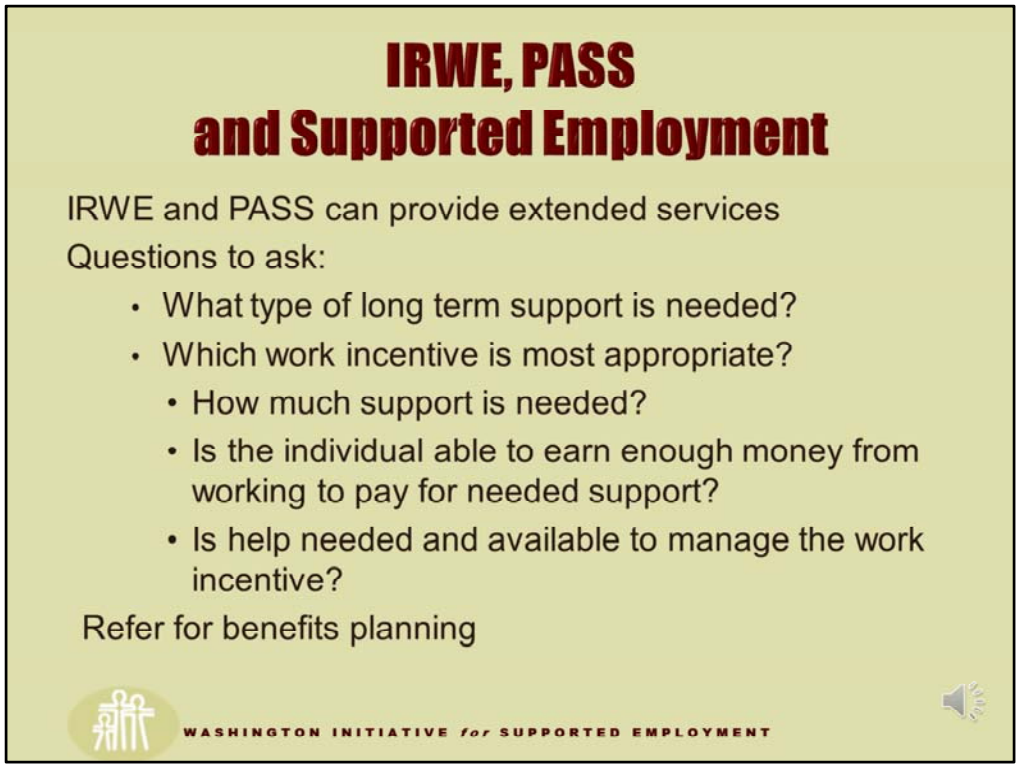
Next, let's go through a few examples of the types of impairment related expenses for which someone could utilize an IRWE. An IRWE may help cover the cost of prescription medications. Some individuals in supported employment programs have also used an IRWE to help pay for the cost of extended services, or long term employment supports, such as the cost of job coaching services. IRWEs may be used to purchase medical equipment that is not covered by health insurance. One example could be batteries for a hearing aid. And one final example is the cost of transportation to and from work if the individual is unable to use public transportation because of their disability.

A Plan to Achieve Self Support, also know as a PASS, is made up of a few different elements. First, a PASS is a written plan for employment that must be approved by the Social Security PASS Cadre. The plan is focused around a specific, feasible, vocational goal. The plan describes what will be purchased and when, in order to achieve the goal. The goal of the PASS is for the individual using the plan to be self-supporting, so the individual must intend to reduce or eliminate their reliance on the cash benefit they are receiving. A PASS can help pay for vocational assessment and placement services, as well as ongoing job coaching for the time specified and approved in the plan. It can also help with self-employment exploration and expenses.



You may one day be involved with a customer as they go through the process of utilizing a work incentive. Let's cover a few questions that will most likely be important to someone when they are considering whether to use IRWE or PASS. First, what type of extended service is needed? While both IRWE and PASS may be used to help pay for long term support, they do not always work due to an individual's situation. The second question should then be, which work incentive is most appropriate? Questions to consider under appropriateness may include how much support is needed? Is the individual able to earn enough money, from working to pay for needed support? Is help needed and or available to manage the work incentive? If you are in a situation where your customer is considering a work incentive, you will want to refer them to benefits planning so they can explore their options, appropriateness and implementation of different work incentives.

SSDI

- Offer safety nets so an individual can work, and depending on their gross earnings, maintain cash and medical benefits
- The main work incentives occur in consecutive order:
  1) Trial Work Period
  2) Extended Period of Eligibility
- Benefits planning :
  - Essential to determine where an individual is with work incentives
  - To understand the impact of work and make informed choices
- IRWE, Subsidy and Special conditions are additional work incentives
- Benefits planning can explore individual situations

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Now let's briefly look at a few work incentives that apply to people on SSDI. These types of work incentives offer safety nets so people with disabilities can work, and depending on their gross earnings, maintain their cash and medical benefits. Two key work incentives occur in consecutive order, starting with Trial Work Period, then moving to Extended Period of Eligibility. Benefits planning is essential to determine where an individual is with these work incentives, so they can understand the impact of work on their benefits and make informed choices about their individual employment goals. IRWE, Subsidy and Special conditions are additional SSDI work incentives which can reduce countable earnings, thereby allowing an individual to continue to receive benefits while working. Benefits Planning can explore the applicability of these to individual employment situations.

And finally, Healthcare for Workers with Disabilities, or HWD allows individuals with disabilities who are working to buy Medicaid. A few very important factors about HWD are that this program does NOT have a resource limit, the program encourages wages and savings, it promotes self-sufficiency and it ultimately improves your customer's quality of life.

Medical

1619b Medicaid :

- Helps individual retain Medicaid after SSI cash benefit stops
- Annual income limit
- Medicaid Benefits Booklet

Extended Medicare:

- For individuals receiving SSDI or SSDAC, will continues for at least 93 months after Trial Work Period is complete regardless of earnings

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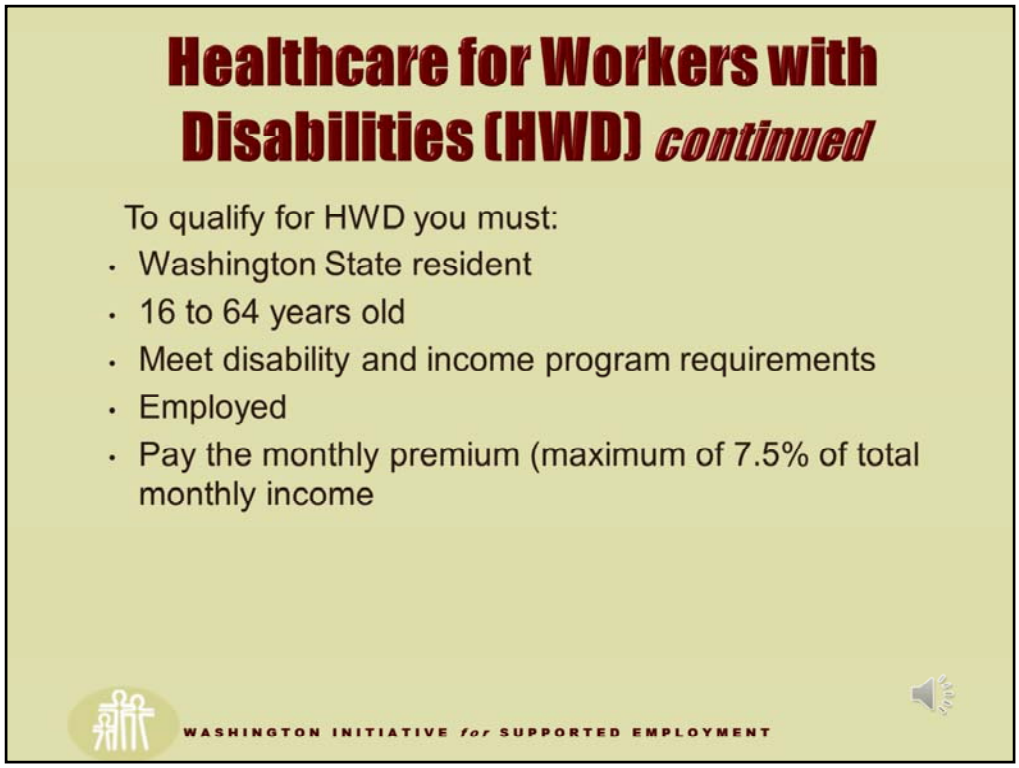
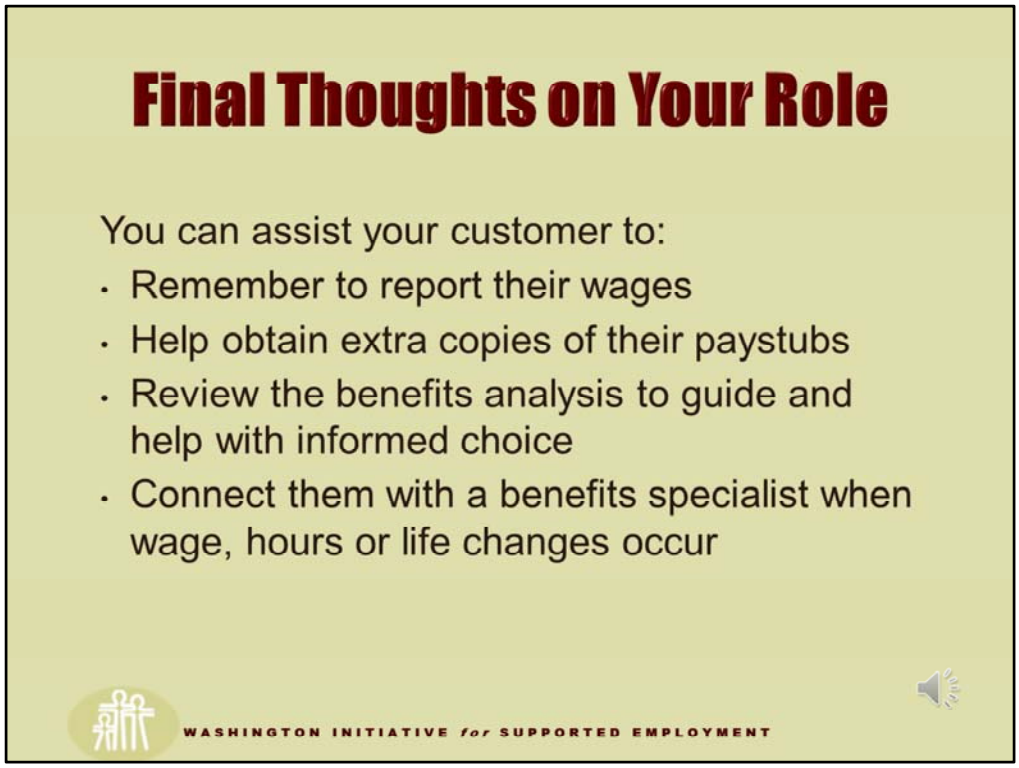
Most individuals with disabilities need healthcare coverage to maintain employment. 1619b Medicaid is a work incentive that SSI provides to extend an individual's Medicaid coverage after that recipient's cash benefit stops due to working. There is an annual income limit for 1619b that varies by state. The Medicaid Benefits Booklet provides detailed information about Medicaid coverage and usage issues in Washington. Find a link to this information at the end of this training in the resources section. In addition, Extended Medicare, as an SSDI work incentive, allows an individual to maintain Medicare coverage for at least seven and three quarters years, or ninety three months, after their Trial Work Period regardless of their earnings. This information can be very important for someone who counts on their Medicaid or Medicare coverage and is earning wages.



To qualify for HWD, you must be a Washington State resident between the ages of sixteen through sixty four, meet disability and income program requirements, be employed and pay the monthly premium. The monthly premium is a maximum of seven and a half percent of the total monthly income. This amount can often be less due to income exclusions. Go to the links for the online application and the Frequently Asked Questions at the end of this training in the resources section for more information.



Before we end this training, let's outline your role as an employment consultant in benefits planning for your customers. You can assist your customer to remember to report their wages, help them obtain extra copies of their paystubs if they need assistance, review their benefit analysis document to guide them and help with informed choice, and ensure that your customer connects with a benefits specialist as life changes occur, for example when they obtain a new job, they have an increase or decrease in hourly pay or hours worked, or if their living situation changes.

Reporting Responsibilities

Report start of work and monthly gross wages to all benefit programs received, including:

- Social Security
- DDA Case Manager
- DSHS programs (Food Stamps, TANF, etc.)
- Housing

Social Security: individuals or representative payee (if applicable) are responsible for reporting wages by the 10th, after the month they are earned, and changes of situation

Benefits planning will show:

- How and when earnings impact benefits
- Where, when and how to report earnings

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Reporting monthly wages is very important for your customers. Failing to report may result in overpayments. The following are important guidelines that you may help your customer understand in the future. Benefit recipients are expected to report start of work and monthly gross wages to all the programs they benefit from, including Social Security, their DDA Case Manager, DSHS programs such as Food Stamps, TANF, housing programs, etc. In terms of reporting to Social Security, individuals or their representative payee, if they have one, are responsible for reporting monthly wages by the tenth day of the month after the month they earned the wage. They are also responsible to report changes of situation to Social Security. Again, the main point for you to remember is that benefits planning will help your customer understand how and when their earnings will impact their benefits, and where, when and how to report their earnings.

DVR Language

Employment Consultant: also known as an employment specialist, job coach, job developer, etc.

Community Rehabilitation Program (CRP): also known as employment agency, employment provider, vendor, etc.

Customer: also known as client, consumer, person with a disability, supported employee, etc.

Extended Services: also knows as long term supports, follow along services, etc.

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Resources

- Washington State Division of Vocational Rehabilitation (DVR): http://www.dshs.wa.gov/dvr/
- Washington State Developmental Disabilities Administration (DDA): http://www.dshs.wa.gov//ddd/
- Washington Health Benefits Exchange: http://www.whbexchange.org
- Plan for Work: http://www.droregon.org/need-help/plan-for-work
- Plan to Work: http://www.plantowork.org
- Social Security Red Book: http://www.Social Security.gov/redbook
- Washington State Department of Social and Health Services (DSHS) Benefit Application: https://www.washingtonconnection.org/home/
- Medicaid Benefits booklet: http://www.dshs.wa.gov/pdf/publications/22-661.pdf
- HWD Frequently Asked Question: http://hrsa.dshs.wa.gov/eligibility/HWD_FAQs.htm

Content for this training was developed by representatives from the Division of Vocational Rehabilitation.

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