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# Debunking the Three Biggest Myths About Disability Benefits and Work

**Date:**  
Wednesday,  
February 27,  
2019

**Time:**  
3–4:30 P.M.  
ET



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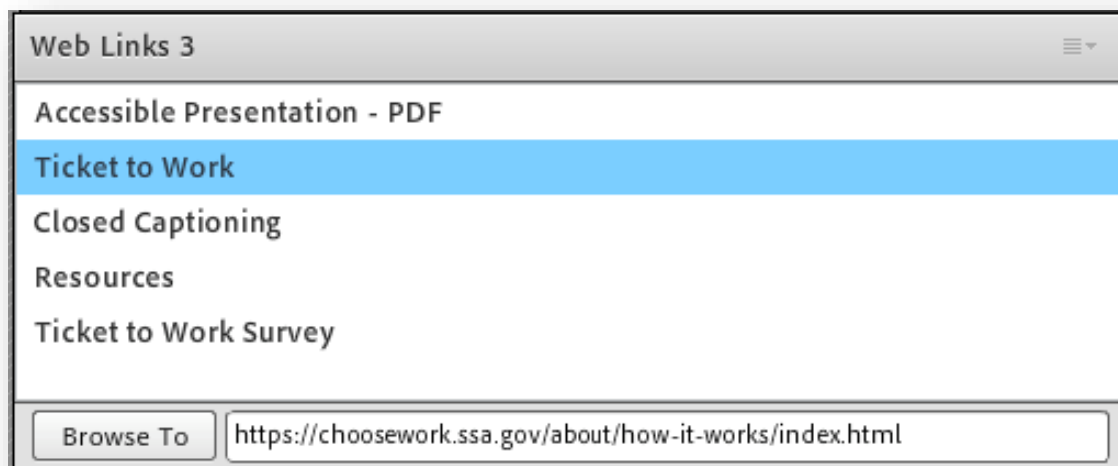
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# Presenters

## Welcome and Introductions

Moderator: Stacey Plizga, Ticket Program Moderator

Presenters: Jaime Head, Lead TTW Program Coordinator,  
Full Circle Employment Solutions  
Amy Wallish, CEO/Certified Benefits Counselor,  
Full Circle Employment Solutions

# Welcome!

Thank you for joining us! Today we'll discuss and answer questions related to:

- Social Security Disability Benefits
- Social Security's Ticket to Work Program and Work Incentives
- Debunking the Three Biggest Myths About Disability Benefits and Work
- Tying It All Together: That's the Ticket
- Additional Resources



# **Social Security's Ticket to Work Program**



# Starting Your Journey

Only you can decide if work is the right choice for you.



# Why Choose Work?

- Earn more income
- Meet new people
- Learn new skills
- Gain financial independence





# What Is the Ticket Program?

## Social Security's Ticket to Work (Ticket) program:

- Is Social Security's national employment program
- Supports career development for people with disabilities who want to work
- Is for Social Security disability beneficiaries ages 18 through 64
- Is free and voluntary



# What Services Does the Ticket Program Offer?

## Services offered may include:

- Job coaching
- Job counseling
- Training
- Benefits counseling
- Job placement



# How It Works

## If you receive Social Security disability benefits:

- Choose a provider and assign your Ticket
- Create a plan with your service provider to identify your goals and supports and services you'll receive
- Find work and reduce (and when possible, eliminate) your reliance on Social Security disability benefits
- Replace your disability benefits with earnings from work



# Work Incentives

**Work Incentives are special Social Security rules that allow you to:**

- Receive training for new skills
- Improve the skills you already have
- Pursue your education
- Try different jobs
- Start a career
- Gain confidence



# **Debunking the Three Biggest Myths About Disability Benefits and Work**



# Myth #1

**If I go to work, I will automatically lose my Medicare or Medicaid.**



# Myth #1: FALSE

As long as you are receiving a benefit payment in any amount, you will keep your Medicare or Medicaid.

If your benefit payments stop, you may keep your Medicare or Medicaid indefinitely because of:

- Work Incentives
- Buy-in Programs (in many states)



# Work Incentives and Programs to Help You Keep Medicare and Medicaid

## Medicaid

- Medicaid While Working – 1619(b)
- Medicaid Buy-in Program

## Medicare

- Extended Period of Medicare Coverage
- Medicare for People with Disabilities Who Work





# Medicaid While Working or 1619(b)

If you receive SSI, you may qualify for continued Medicaid coverage when your cash payment stops if you:

1. Have been **eligible for an SSI cash payment** for at least one month
2. Continue to meet **Social Security's definition** of disability
3. Still meet all other non-disability **SSI requirements**
4. Need Medicaid benefits to **continue to work**
5. Have gross earnings that are **below your state's threshold of eligibility** (see updated state thresholds amounts at: <https://www.ssa.gov/disabilityresearch/wi/1619b.htm>)



# Medicaid Buy-in Program

Many states allow you to purchase Medicaid under a **Buy-in Program**. You may qualify if you:

- Meet the definition of “**disabled**” under the Social Security Act
- Are **eligible for SSI payments** if not for your earnings

SSDI beneficiaries may also be eligible.



# Extended Period of Medicare Coverage

Most SSDI beneficiaries with disabilities whose benefits cease due to work will continue to receive, after their Trial Work Period, at least 93 consecutive months of:

- Hospital Insurance (Part A)
- Supplemental Medical Insurance (Part B), if enrolled
- Prescription Drug coverage (Part D), if enrolled



# Extended Period of Medicare Coverage (Continued)

To qualify:

- You must **already have Medicare** and be working at **Substantial Gainful Activity**
- You **cannot** be medically improved



# Medicare for People with Disabilities Who Work

After premium-free Medicare coverage ends due to work, you can buy continued Medicare coverage, as long as you remain medically disabled.

You are eligible to buy Medicare coverage if:

- You are not yet age 65; and
- You continue to have a disabling impairment; and
- Your Medicare stopped due to work



# Medicare for People with Disabilities Who Work

(Continued)

- For more information on enrollment periods or to make an appointment to enroll, please call the **Social Security** office at 1-800-772-1213 or 1-800-325-0778 (TTY) to find your local office
- For help with paying the premiums, please call **Medicare** at 1-800-MEDICARE or 1-877-486-2048 (TTY)
  - You will need your Medicare number
  - Be prepared to tell the representative your state



# Questions?



## Myth #2

**If I use my Ticket to go to work, Social Security will conduct a medical review of my case, and I will lose my benefits.**





## Myth #2: FALSE

Social Security will not conduct a medical review if you participate in the Ticket program with either an Employment Network (EN) or your State Vocational Rehabilitation (VR) agency:

- **Before** you receive a medical continuing disability review notice *and*
- You are making **timely progress** following your Individual Work Plan



# Timely Progress Review (TPR)

Social Security completes a TPR to measure your success in achieving your work goals.

- You and your employment team create an Individual Work Plan (IWP) to identify:
  - Your work goals, including the amount of money you anticipate earning when your plan finishes
  - The supports and services you will receive to reach those goals
  - Fact Sheet: <https://bit.ly/2HTSFkX>
- Approximately every 12 months, Social Security reviews the progress you have made toward your work goals



# Example of TPR Requirements

You are making timely progress if, at your first 12-month review, you have:

- Worked 3 out of 12 months with Trial Work Period level earnings **or**
- Completed 60% of a full-time course load for one year toward a degree or certification or toward a technical, trade, or vocational program

With each 12-month review period, the work or educational program requirements increase.

# What Happens If You Don't Meet the TPR Requirements?

If you do not meet TPR requirements:

- You can **continue to participate** in Ticket to Work
- Your **benefits payment** and **Medicare** or **Medicaid** will not be affected

However, you will no longer be excused from a scheduled medical **Continuing Disability Review (CDR)**.

## Myth #3

**If my Social Security payments stop because I go to work, and then I have to stop working because of my disability, I will have to reapply for benefits all over again.**



## Myth #3: FALSE

If your cash payments ended because of your work and earnings, and you stop work within five years of when your benefits ended, you may be able to have your benefits started again right away through a request for a Work Incentive called **Expedited Reinstatement (EXR)**.



# Expedited Reinstatement

EXR is a Work Incentive that applies to both SSDI and SSI beneficiaries.

- Safety net for people who successfully return to work and lose their entitlement to SSDI or SSI benefits and work stops within 5 years of when benefits terminated
- Allows up to 6 months of temporary cash benefits while awaiting medical determination. You may also be eligible for Medicare and/or Medicaid during this provisional benefit period.



# Questions?





# Tying It All Together: That's the Ticket!



# Starting Your Journey

Only you can decide if work is the right choice for you.

It's a big decision that requires:

- Understanding how working will affect your Social Security disability benefits and other benefits
- Support finding and keeping a job



# Social Security Work Incentives

More than 20 Work Incentives are designed to help you as you transition to the workplace and financial independence. The type of Work Incentives a person is eligible for depends on the type of benefit he or she receives (SSI/SSDI or both).

- Plan to Achieve Self-Support
- Impairment-Related Work Expenses
- Student-Earned Income Exclusion
- Unincurred Business Expenses
- Blind Work Expenses

Learn more at:

- [choosework.ssa.gov](http://choosework.ssa.gov)
- [www.ssa.gov/redbook](http://www.ssa.gov/redbook)



# Ticket to Work Success Stories

- **Brenda** worked with an EN to develop an IWP to develop a career where she gets to help others!
- **Amy's** State VR agency and another organization helped her gain experience and find work. Now she works with her EN for continuous supports and success!
- **Laura's** Social Security-approved PASS allowed her to set aside resources to help her pursue the education and training she needed!

*Discover theirs and others' stories on the Choose Work website:*

[choosework.ssa.gov/success-stories](http://choosework.ssa.gov/success-stories)



# Find Help Tool

- Visit [choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp) to search for the right service provider for you
- Search by:
  - Zip code
  - Services offered
  - Disability type
  - Languages spoken
  - Provider type



# Questions?



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## Attend a Career Fair in August

Read today's [blog post](#) to learn about national and local opportunities to attend a career fair in August.

Whether in person or online, career fairs are an excellent way to meet employers and job search. Each month, many career fairs for veterans, individuals with disabilities and other job seekers take place across the country.

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# For More Information

## Call the Ticket to Work Help Line:

- 1-866-968-7842
- 1-866-833-2967 (TTY)

Visit: [choosework.ssa.gov](http://choosework.ssa.gov)

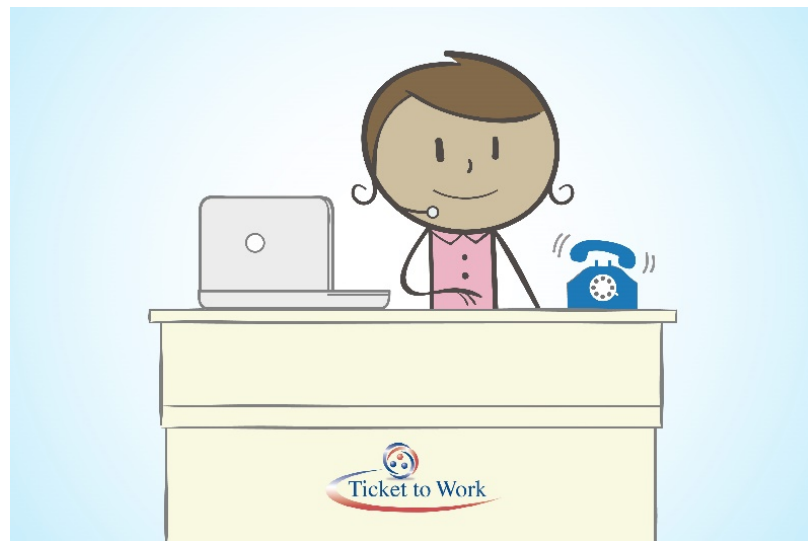
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