

# Restoration

## The Marty Story

As if protesting, the lawnmower sputtered while Marty awkwardly urged it forward with his right arm. It lurched to the left like it had a mind of its own. Righting the stubborn equipment, he thought about how something so simple, which he had done without thinking only one month earlier, could be so challenging now. If mowing the lawn was this frustrating, would he be able to figure out how to do the things he enjoyed without his left arm? The prospect of adjusting to the amputation was daunting, and Marty quickly realized that spending too much time thinking about this would not help. It had been less than three weeks since he lost his arm to cancer, and as a person who worked with his hands, he might have succumbed to feelings of anger or sadness. Instead, Marty focused on his front lawn like a warrior determined to conquer an enemy.

### Builder 1.0

Marty was a self-employed contractor and carpenter, who specialized in building new homes for many years. Having the ability to turn other people's dreams into reality brought him great satisfaction. The energetic father had been making a good living as a contractor, when a rare form of cancer threatened his life.

*"In December of 2006, I was diagnosed with an aggressive form of cancer that has a high rate of recurrence. It travels through the muscles and bones; and it came back a couple of times, even after treatment," he recalls. "In 2007, they amputated my arm. I had been making my living with my hands before; and basically I guess I had to reinvent myself."*

Marty received Social Security Disability Insurance (SSDI) while he went through several rounds of cancer treatment and focused on regaining his health.



Many people in this situation might have given in to feelings of hopelessness. But it never occurred to Marty. He clung to activity. Making things has always been a source of fulfillment for him.

*"I never felt like I couldn't go on. But that period after the amputation was one of my lowest points," he recalls. "I was frustrated because I felt completely useless and didn't know what direction to go in."*

### LIMB LOSS RESOURCE CENTER

The National Limb Loss Resource Center is the nation's leading source of information about limb loss and limb differences. The Center provides comprehensive information and resources free of charge to people with limb loss and their families, friends and healthcare professionals.

The support of those who have experienced the journey of limb loss can play a vital role in helping people resume participation in life. The Amputee Coalition, a non-profit organization based in Manassas, VA, offers support groups, as well as one-on-one conversation with a certified peer visitor to help in the recovery process. For more information, visit [www.amputee-coalition.org](http://www.amputee-coalition.org)

## Builder 2.0

Marty's instincts told him that he needed to keep moving forward and trying to adjust if he was going to survive this assault on his body. Even as his prognosis and future were uncertain, he was not ready to give up his passion for construction. He knew he would need to adapt to his new circumstances and was determined to continue building. So during the years of his treatment, he decided to test his own mettle by building a house from the ground up. He would do it on his own timeline and on his own terms. If he could do this, he reasoned, then he would be able to do anything he set his mind to achieving. Each small success led to another, and he figured out new ways of doing things through trial and error.

*"I needed to focus on new challenges," he recalls. "I felt like I needed something to grab a hold of... something to challenge me mentally and physically... to be useful. I built homes for people. I created things...and I needed that feeling again..." "I still have a hard time giving up completely doing the hands-on portion of building work, because I enjoyed that so much. When you do it for 20 years it becomes a part of you. But you never really think about how adaptable you can be until you face an extreme situation. I guess adaptation comes from necessity," he observed.*

As Marty saw his project through completion, he felt better emotionally and physically, and faced his future with renewed confidence. He felt ready to explore employment, so when information about a "Ticket to Work" arrived in the mail from Social Security, he paid attention.

## Ticket to Work and Work Incentives

Social Security's Ticket to Work program supports career development for people with disabilities who are ready for employment. Adults age 18 through 64 who receive Social Security disability benefits qualify. Through the Ticket to Work program, service providers known as Employment Networks (ENs) offer a range of free support services to help people prepare for, find, or maintain employment. Some ENs serve people with a specific type of disability; others offer certain types of services. The program is voluntary, and set up to help people progress toward financial independence.

### Continuation of Healthcare Coverage for People with Disabilities Who Work

Several Work Incentives allow SSI and SSDI recipients who work to continue receiving Medicare or Medicaid coverage, even after they no longer receive cash benefits.

### Continuation of Medicare Coverage for SSDI Beneficiaries:

Most people with disabilities who work will continue to receive at least 93 consecutive months of Hospital Insurance (Part A); Supplemental Medical Insurance (Part B), if enrolled; and Prescription Drug coverage (Part D), if enrolled, after the 9-month Trial Work Period (TWP). You do not pay a premium for Part A. Although cash benefits may cease due to work, you have the assurance of continued health insurance. (93 months is 7 years and 9 months.) To qualify, you must have a disability, already have Medicare and be working at SGA.

### Medicare for Persons with Disabilities Who Work (SSDI only):

If your Medicare stopped due to work, you continue to have a disabling impairment, and you are under age 65, you can buy continued Medicare coverage. If you have limited resources, you may be eligible for state assistance under various Medicare Savings Programs. Your state Health and Human Services agency makes the determination about whether you qualify for this help.

### Medicaid While Working (Section 1619b) for SSI Beneficiaries:

After you return to work, your Medicaid coverage can continue, even if your earnings become too high to receive SSI payments. To qualify, you must meet all eligibility rules (including the resources test), need Medicaid in order to work, and have gross earned income that is insufficient to replace SSI, Medicaid and any publicly funded attendant care.

For more detailed information about these Work Incentives, read the Redbook at [www.ssa.gov/redbook](http://www.ssa.gov/redbook), or call the Ticket to Work Help Line to find a provider that can help you.

## Ticket to Work Service Providers

Several different types of Ticket to Work providers can help you transition to the workforce or progress in the job you have:

**WIPA** Benefits counselors (also known as benefits advisors) are professionals who can explain how working will affect your Social Security disability benefits. Community-based organizations known as Work Incentives Planning and Assistance (WIPA) Projects, have benefits counselors on staff. Some authorized Ticket to Work providers, known as Employment Networks (ENs), also offer benefits counseling services.

**EN** 600+ Employment Networks across the US offer a range of free support services through Ticket to Work. Some ENs serve specific populations, while others may provide specialized support services. ENs can help you:

- Prepare for the workforce
- Find a job and stay employed
- Advance in your current job
- Get job accommodations
- Stay in touch with Social Security
- Stay organized

**WF** Workforce ENs are providers that are also part of a state's public workforce system. Like other ENs, Workforce ENs can give you access to a wide array of employment support services, including training programs and special programs for youth in transition and veterans. A Ticket to Work participant who assigns their Ticket to a Workforce EN will work with providers in the workforce system (including American Job Centers).

**VR** People who need more significant support services (such as rehabilitation or training) may find help at a State Vocational Rehabilitation (VR) agency. VR agencies furnish a wide variety of services to help people with disabilities go to work. These services are designed to provide the client with the training and other services that are needed to return to work, to enter a new line of work, or to enter the workforce for the first time. VR can help you get ready to work, and, if necessary, you can then find an EN who can help you keep your job and make more money.

Use the "Find Help" tool at [www.choosework.net/findhelp](http://www.choosework.net/findhelp) to connect with providers who offer the services you need to get started.



After calling the Ticket to Work Help Line to learn more, Marty shopped around for an EN that could meet his needs. He used the "Find Help Tool" online at [www.choosework.net/findhelp](http://www.choosework.net/findhelp), and connected with Certified Rehabilitation Services (CRS), a small New York-based EN that would help him navigate a transition back to work. When Marty and CRS agreed to work together in 2013, they developed an Individualized Work Plan (IWP). An IWP is an agreement between an EN and the individual exploring employment, which clarifies the types of support services that the EN will provide to set up each client for success. It is like a road map to help people identify career goals, and the steps they will take to achieve them.

The next thing Marty needed was help understanding the risks and rewards connected with full-time employment. With help from a trained professional known as a benefits counselor at CRS, Marty learned about Social Security rules called Work Incentives. Work Incentives make it easier for adults with disabilities to explore work and still receive Medicare or Medicaid and some cash benefits from Social Security. Marty was able to test his ability to work during a nine month Trial Work Period (TWP), while still receiving full cash benefits. After his TWP ended, a 36-month Extended Period of Eligibility (EPE) began. During the EPE, most people with a disabling impairment get benefits for months in which they earn less than \$1,090 (Social Security's definition of "Substantial Gainful Activity"). Marty was relieved to learn he was not going to suddenly lose his Medicare or Medicaid coverage and



SSDI benefits when he returned to work. He would have time to determine how full-time employment would work for him.

*"We discussed in what capacity I would be able to work in construction with my disability," he recalls. "It was very helpful at a time when I needed to think about a new direction. The Ticket to Work program helped me figure out where I could be a useful part of something... and excel..."*

Marty's job developer at CRS, Darlene Tanski, worked with him on career counseling, résumé writing, the interview process and job leads. She was there to answer his questions about how work would affect his benefits, to help him problem-solve job accommodations, interpret correspondence from Social Security, and advance in his career.

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## Restoration: Outlook

It didn't take long for employers to recognize the value in Marty's passion, work ethic and talent. He was offered a job at Legere Restorations in the spring of 2013, where he is Lead Estimator and Project Manager. He manages multiple building and restoration projects, spending his day helping

customers make the homes and businesses they envision come to life.

*"Returning to work has given me a renewed feeling of momentum in my life. It's given me a lot of fulfillment – being an important part of a team. Now I've started on a new project that has been a lifelong dream of mine: building a home for my daughter. I'm back and ready to move forward to another chapter of life and I'm so grateful for that."*



# TICKET TO WORK

Ticket to Work and Work Incentives helped Marty find his path to a better future. Find yours! To learn more, call the Ticket to Work Help Line at **1-866-968-7842 (V)** or **1-866-833-2967 (TTY)**, or visit [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work)