



Helping You Today
So You Succeed Tomorrow



Working While Receiving Disability Benefits: What You Need to Know

Date:
Wednesday,
September 28,
2022

Time:
3 – 4:30 PM ET



Produced at U.S. taxpayer expense.

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Accessing Today's Webinar (Slide 2 of 3)

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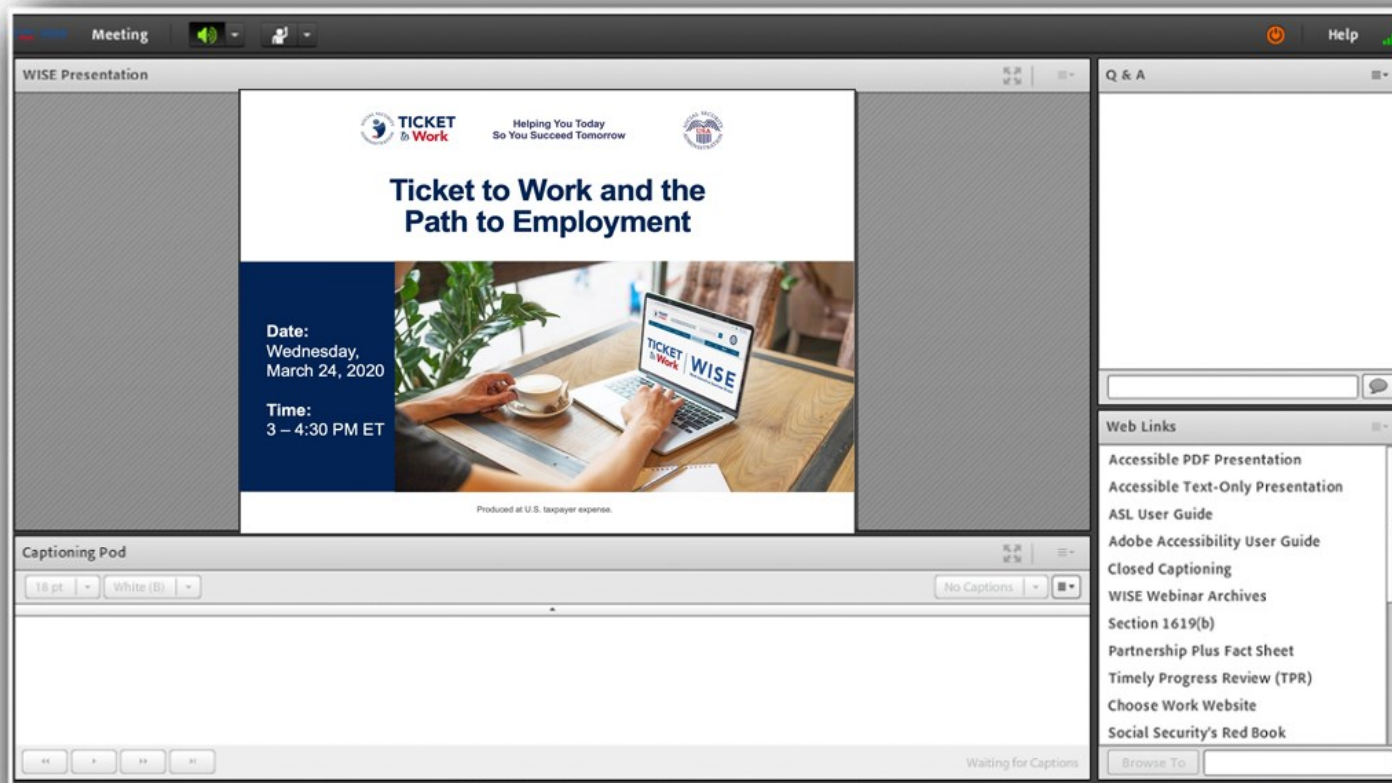
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Webinar Accessibility



Adobe Connect Platform



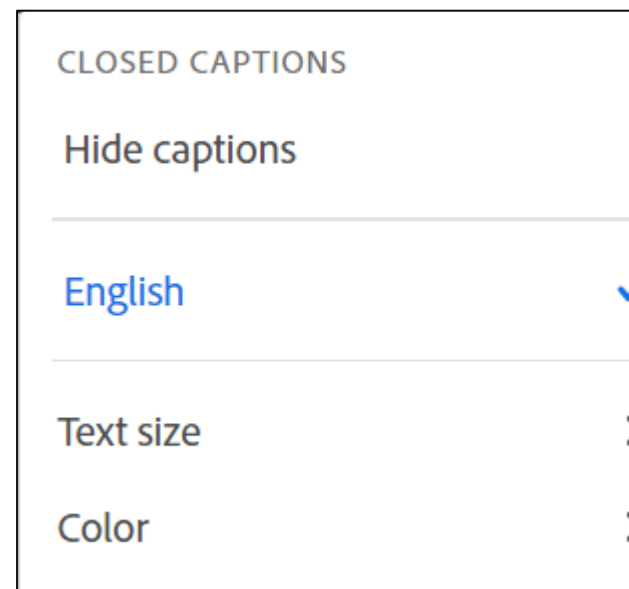
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Should you need assistance navigating Adobe Connect, use the [Accessibility User Guide](#) complete with a list of controls.

New Keyboard Shortcuts	
CTRL + M	Toggle Microphone on (locked) or off.
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CTRL + ' (apostrophe)	Promote to Host. Requires selected attendee(s) in the Attendee List.
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CTRL + , (comma)	Start/Stop Recording (toggle). For Start, brings up the Start Recording Dialog.
CTRL + \ (backslash)	End Meeting. Brings up the End Meeting Dialog.
CTRL + [(left bracket)	Start/Stop Desktop Sharing. Applies to currently selected Share Pod.
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Captioning

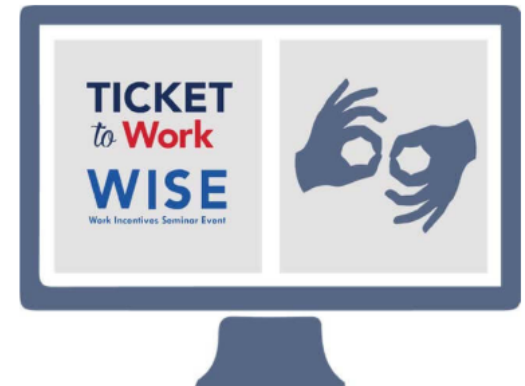
- Real-time captioning is provided during this webinar
- The captions can be found in the **Captioning pod**, which appears below the slides
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You can also access [captioning online](#).

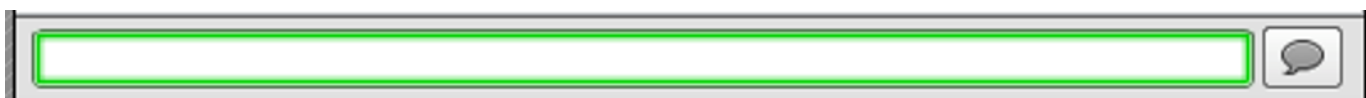
American Sign Language (ASL)

- If you're fluent in **ASL** and would like support during today's webinar, use our [ASL User Guide](#) that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).



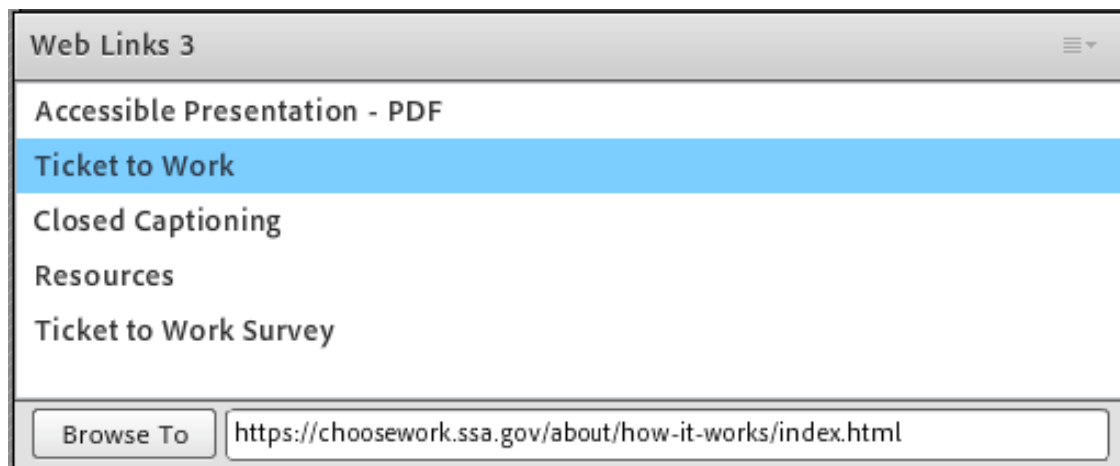
Questions and Answers (Q&A)

- For Q&A: Please use the **Q&A pod** to submit any questions you have during the webinar, and we will direct the questions accordingly during the Q&A portion
- If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing them to webinars@choosework.ssa.gov



Webinar Online Resources

- Please use the **Web Links pod** to find the resources presented during today's webinar
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Archived Events

Please note: This webinar is being recorded, and the archive will be available within 2 weeks through [WISE on Demand](#).

The screenshot shows the 'WISE On Demand' page on the Ticket to Work website. At the top, there is a navigation bar with links for Home, About, Success Stories, Find Help, Find a Job, Webinar & Tutorials (which is highlighted), Library, Blog, and Contact. A search bar is located on the right side of the header. Below the navigation bar, the page title 'WISE On Demand' is displayed in green. The main content area features a paragraph explaining that free, monthly WISE webinars provide information for financial independence through work. Below this, a list of 12 archived webinar topics is provided, ranging from January 2020 to December 2020. On the right side of the page, the 'TICKET to Work WISE Work Incentive Seminar Event ON DEMAND' logo is visible.

TICKET to Work
WISE
Work Incentive Seminar Event
ON DEMAND

- December 2020: [Ticket to Work and Mental Health](#)
- November 2020: [Debunking the Three Biggest Myths about Disability Benefits and Work](#)
- October 2020: [Working from Home with Ticket to Work](#)
- September 2020: [Understanding Ticket to Work: How to Help Your Clients and the People You Serve](#)
- August 2020: [Ticket to Work and the Path to Employment](#)
- July 2020: [Reasonable Accommodations and the Path to Employment](#)
- June 2020: [Ticket to Work and Mental Health](#)
- May 2020: [Working from Home with Ticket to Work](#)
- April 2020: [Support on Your Journey to Employment](#)
- March 2020: [Expanding Your Job Search with Ticket to Work](#)
- February 2020: [Choosing a Service Provider That's Right For You](#)
- January 2020: [Debunking the Three Biggest Myths About Disability Benefits and Work](#)

Technical Assistance

If you experience any technical difficulties during the webinar, please use the **Q&A pod** to send a message, or you may email webinars@choosework.ssa.gov.



Presenters

Welcome and Introductions

Moderator: Derek Shields, Ticket Program Manager

Presenter: Raymond A. Cebula, III, J.D., Cornell University

Welcome!

Thank you for joining us! Today, we'll discuss answers to some of our most frequently asked questions:

- What is Ticket to Work?
- Will I lose my disability benefits if I start working?
- Will I lose my Medicare or Medicaid if I start working?
- Who can help me on my path to employment?



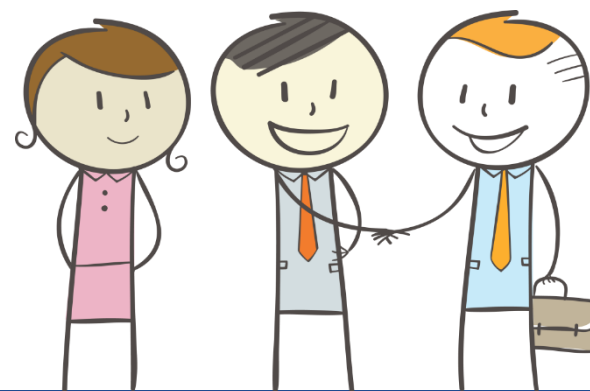
Social Security Disability Benefits Programs

SSDI

Social Security Disability Insurance (SSDI)

SSI

Supplemental Security Income (SSI)



Starting the Journey

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



Why Choose Work?

Earning a living through employment is not something everyone can do, but it may be **right for you**. Once people understand the many **free services and supports** available to them, they often find that the rewards far outweigh the risks.



What is Ticket to Work?



What Is the Ticket to Work Program? (Slide 1 of 2)

The Ticket to Work Program

- Is a free and **voluntary** Social Security program
- Offers **career development** for people ages 18 through 64 who receive Social Security disability benefits and want to work



What Is the Ticket to Work Program? (Slide 2 of 2)

The Ticket to Work Program connects you with **free employment services** to help you:

- Decide if working is right for you
- Prepare for work
- Find a job
- Succeed at work



Ticket to Work Help Line

Social Security's Ticket to Work Program offers a Help Line to support you on your journey to financial independence.

Call the Ticket to Work Help Line:

Monday – Friday 8:00 am – 8:00 pm ET

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



**Will I lose my disability
benefits if I start
working?**



Will I Lose my Social Security Disability Benefits Right Away if I Start Working?

- Social Security has many **safety nets** in place that can keep this from happening, like Work Incentives.
- Work Incentives are rules that help beneficiaries enter, re-enter, or continue in employment by **protecting their eligibility for benefits payments and/or health care coverage** until they achieve self-supporting employment.
- Whether you're looking for a job for the first time or returning to work after an injury or illness, Work Incentives can help you through the transition to work and towards financial independence.



What is the Trial Work Period?

- The **Trial Work Period (TWP)** is one of the many Work Incentives available to SSDI recipients.
- If you receive SSDI, your TWP allows you to test your ability to work for **at least 9 months**.
- During your TWP, **you'll receive full SSDI benefit payments**, no matter how much you earn — as long as you **report your work activity** and continue to meet Social Security's rules for disability.



What is the Trial Work Period? (2 of 2)

- The TWP continues until you accumulate nine TWP service months (not necessarily consecutive) within a rolling 60-month period.
- Social Security uses the amount you have earned in a month before subtracting taxes, to decide if a month counts toward your TWP. In 2022, if you earn \$970 or more, or work more than 80 hours in self-employment in a month you're considered to have worked a TWP "service month," which is counted toward your TWP.



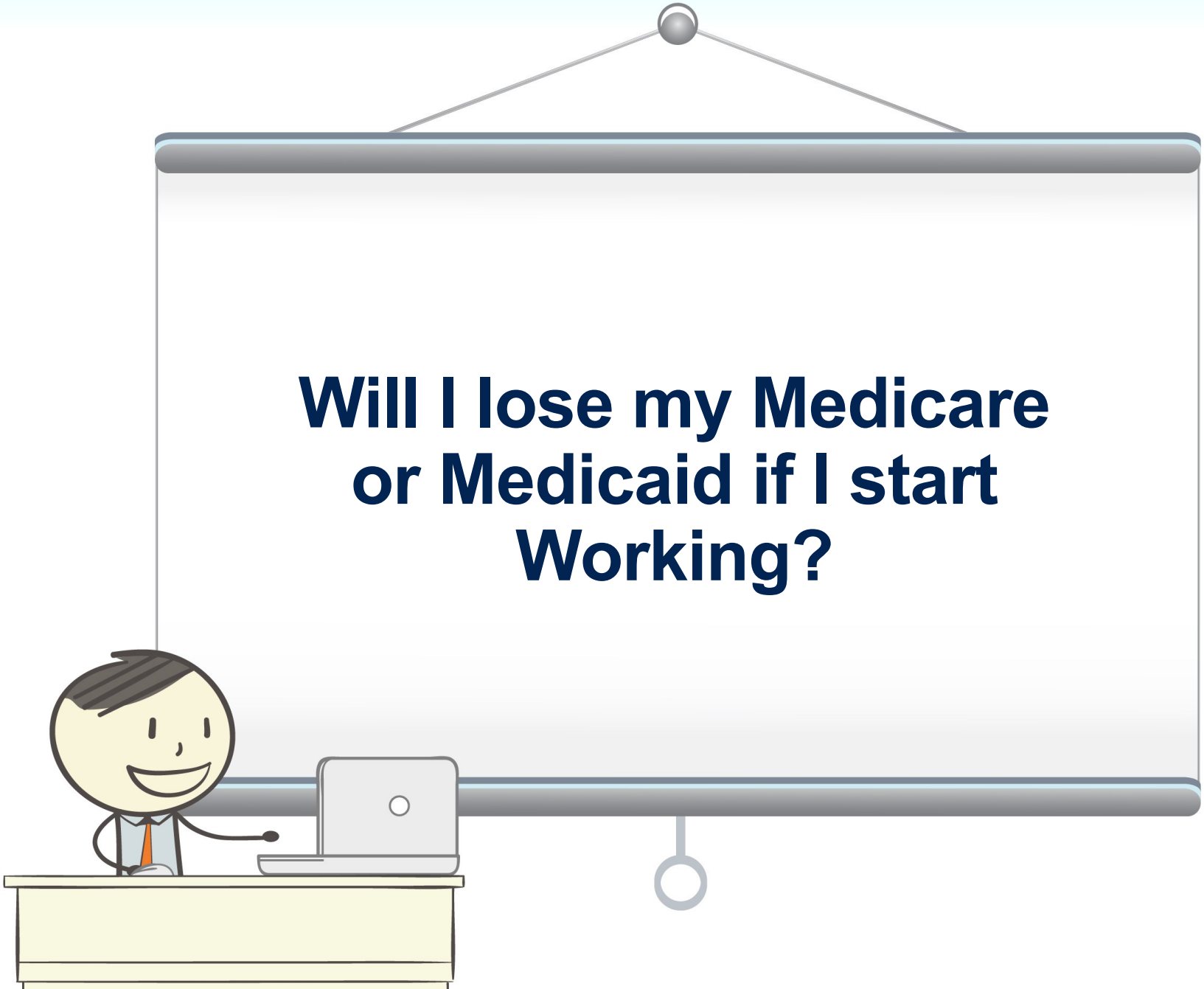
How Can You Get More Information?

Take a look at our [TWP Fact Sheet](#) to learn more about the Trial Work Period and about another Work Incentive that's in place for when you complete your TWP called the **Extended Period of Eligibility**.



Questions?





**Will I lose my Medicare
or Medicaid if I start
Working?**

Will I lose my Medicaid or Medicare when I start working?

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

If your benefit payments stop due to earnings from work, in many cases, people may be able to keep Medicare or Medicaid indefinitely by using:

- 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 benefit payment stops due to earnings if you:

1. Have been **eligible for an SSI cash payment** for at least 1 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.

Also, each program is different, but most require that you have some earnings from work. Some allow you to have significant earnings from work or self-employment and greater savings than most Medicaid programs allow.

Under certain circumstances, people who receive SSDI benefits may be eligible for Medicaid Buy-in Programs.

You should check with your local Medicaid agency to find out what is available in your state.



Extended Period of Medicare Coverage

(Slide 1 of 2)

Most SSDI beneficiaries whose benefit payments stop 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

(Slide 2 of 2)

To qualify:

- You must **already have Medicare** and be working at **Substantial Gainful Activity (SGA)**
 - Social Security uses SGA as one of the factors to decide if a person is eligible for disability benefits.
 - The amount of monthly earnings considered as SGA depends on the nature of a person's disability.
 - The Social Security Act specifies a higher SGA amount for statutorily blind individuals.
 - Social Security usually adjusts this amount annually. Learn more about [Substantial Gainful Activity \(SGA\)](#).
- You **cannot** be medically improved



Medicare for People with Disabilities Who Work

(Slide 1 of 2)

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 earnings from work



Medicare for People with Disabilities Who Work

(Slide 2 of 2)

- 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?



Who Can Help me Achieve my Work Goals?



Who Can Help me Understand How Work Will Affect my Benefits?

Both SSI and SSDI have rules that allow you to try working without worrying about losing your benefits right away. Connecting with a **Benefits Counselor** can help you find more information about your particular situation!



What Is Benefits Counseling?

Benefits counseling is a **free service** offered by many Ticket Program service providers to explain how earnings from work will affect your federal and state benefits.

Benefits Counseling

Benefits Counselors can help you understand how earnings from work will affect federal and state benefits, such as:

- Healthcare benefits, including Medicare and Medicaid
- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Housing assistance
- Supplemental Nutrition Assistance Program (SNAP)/food stamps

Finding a Benefits Counselor

There are 3 types of service providers that offer access to benefits counseling:

- Work Incentives Planning and Assistance (WIPA) projects
- State Vocational Rehabilitation (VR) agencies
- Employment Networks (EN)



Benefits Counseling and the Path to Employment

Learn more about benefits counseling in our fact sheet, [Benefits Counseling and the Path to Employment.](#)



Who Can Help You Achieve Your Work Goals?

Through the Ticket Program, you'll have access to a variety of **Ticket Program service providers**, including:

- Employment Networks (EN)
- Workforce ENs (WF)
- State Vocational Rehabilitation (VR) agencies
- Work Incentives Planning and Assistance (WIPA) projects
- Protection and Advocacy for Beneficiaries of Social Security (PABSS) organizations

Employment Network (EN)

An EN is a private or public organization that has an agreement with Social Security to provide **free employment support services** to people who are eligible for the Ticket Program.

- Many state public workforce systems, such as American Job Centers, are **Workforce ENs**



How Can Working with an EN Help You?

Services and supports are designed to help you on the path to financial independence through work and can include helping you to:

- Identify your **work goals**
- Write and review your **resume**
- Prepare for **interviews**
- Request **reasonable accommodations**
- Receive **benefits counseling**



State Vocational Rehabilitation (VR) Agency

A State VR agency provides a wide variety of services to help people with disabilities return to work, enter new lines of work or enter the workforce for the first time. A State VR agency can offer benefits counseling and may also be able to help you with:

- **Vocational rehabilitation**
- **Training and education**

Some states have separate VR agencies that serve individuals who are blind and visually impaired.



How Do You Find a Service Provider?

- If you're ready to find a service provider, visit the [Find Help](#) page.
- Search by:
 - ZIP code
 - Services offered
 - Disability type
 - Languages spoken
 - Provider type (EN, Workforce EN, VR, WIPA or PABSS)
- Or call the **Ticket to Work Help Line** for a list of service providers at **1-866-968-7842** or **1-866-833-2967 (TTY)**
Monday – Friday, 8:00 am – 8:00 pm ET



Questions?



How to Get Started

Social Security's Ticket to Work Program has a variety of service providers and other resources ready to help you get started!

Call the Ticket to Work Help Line:

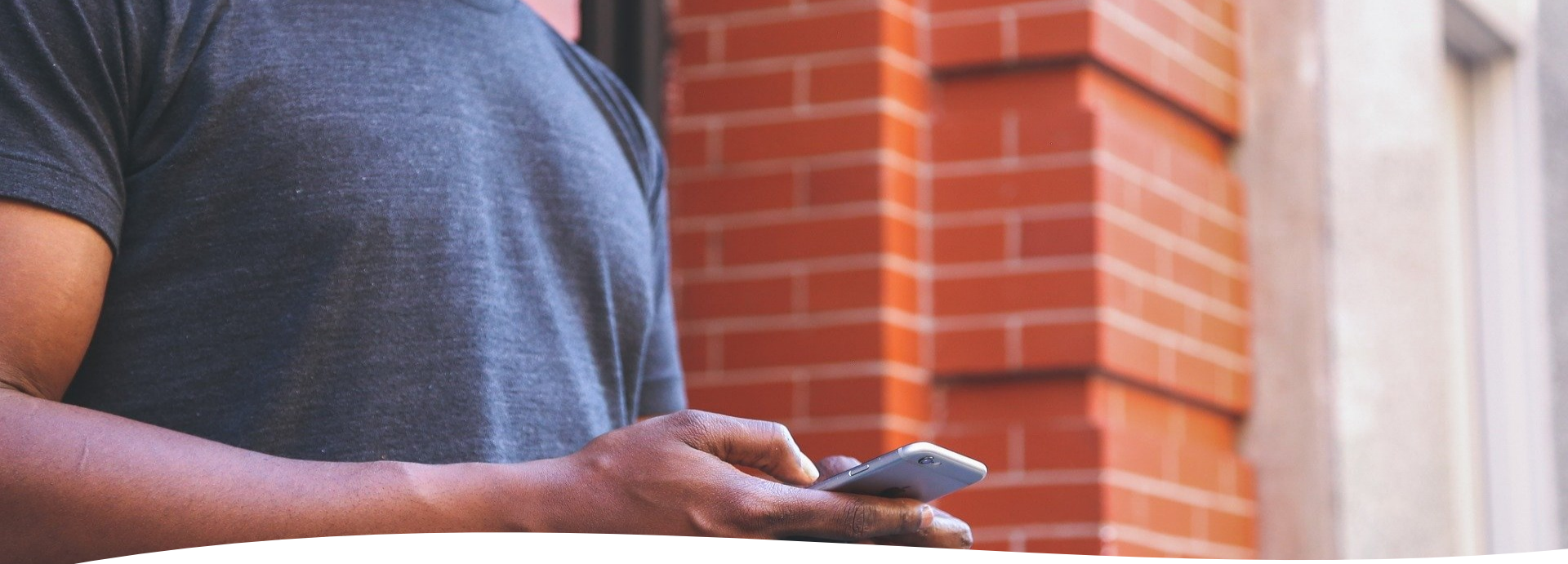
- 1-866-968-7842
- 1-866-833-2967 (TTY)

Visit: choosework.ssa.gov

Connect:

Visit the [Choose Work! Contact page](#) to find us on social media and subscribe to blog and email updates!





Opt-In to Receive Text Messages

- Get advice, encouragement, and read stories about people who achieved financial independence with help from the Ticket to Work Program.
- If you're interested in receiving text messages from the Ticket Program, please text **TICKET** to **474747**. Standard messaging rates may apply.

Ticket to Work Mail

- If you need to contact Social Security's Ticket to Work Program, managed by the Social Security Administration's Office of Employment Support, we ask that you do so **electronically** instead of by postal mail.
- Our email address is support@choosework.ssa.gov. Remember, **do not include personally identifiable information** in your email!
- You may also contact the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967 (TTY)** Monday through Friday, 8 a.m. to 8 p.m. ET.



Join Us for Our Next WISE Webinar!

TICKET
to **Work**

WISE
Work Incentive Seminar Event

Ticket to Work: Healthcare and the Path to Employment

Date: Wednesday, October 26, 2022

Time: 3 – 4:30 PM ET

[Register online](#)

or call **1-866-968-7842** or **1-866-833-2967 (TTY)**



Affordable Connectivity Program

*Helping Households Get
Access to Broadband*

Affordable Connectivity Program

- A Federal Communications Commission benefit program that helps ensure that households can afford the broadband they need for work, school, healthcare and more.
- Provides eligible households with a discount on broadband service and connected devices.
- Provides a discount of up to \$30 per month toward the internet for eligible households and up to \$75 per month for homes on qualifying Tribal lands.

Find out if you're eligible and how to apply for the
[Affordable Connectivity Program.](#)

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[WISE Webinar Survey.](#)

