



Helping You Today
So You Succeed Tomorrow



How Will Work Affect My Social Security Disability Benefits?

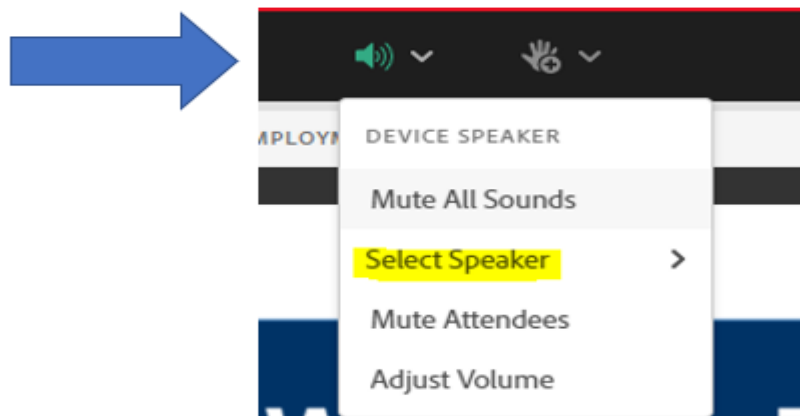
Date:
Wednesday,
March 22, 2023

Time:
3 – 4:30 PM ET



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Accessing Today's Webinar (Slide 2 of 3)

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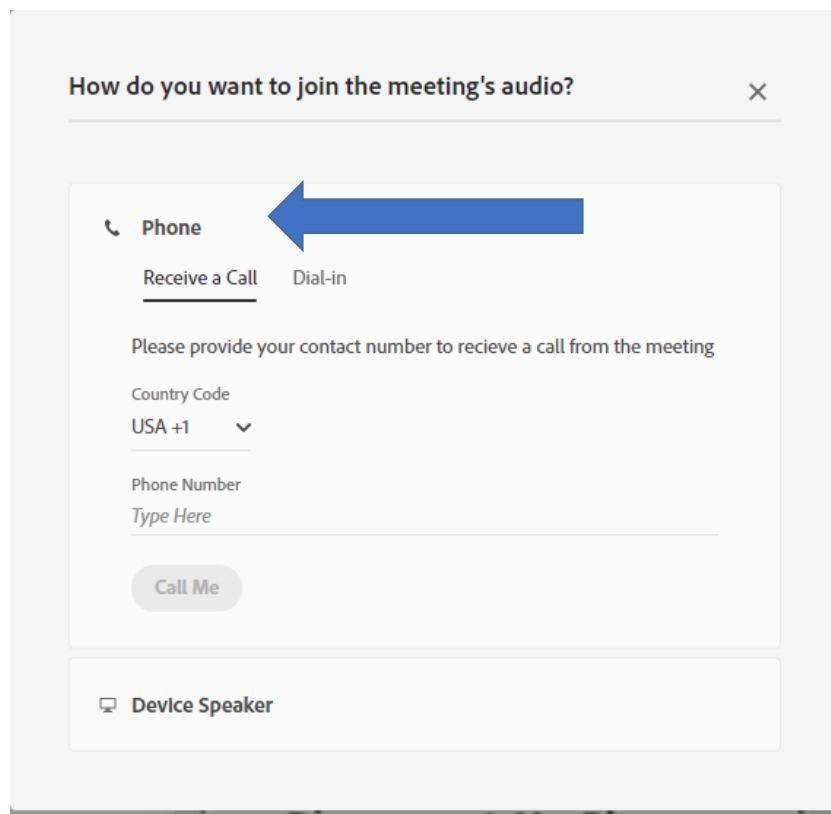
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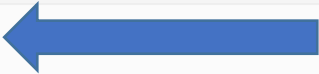
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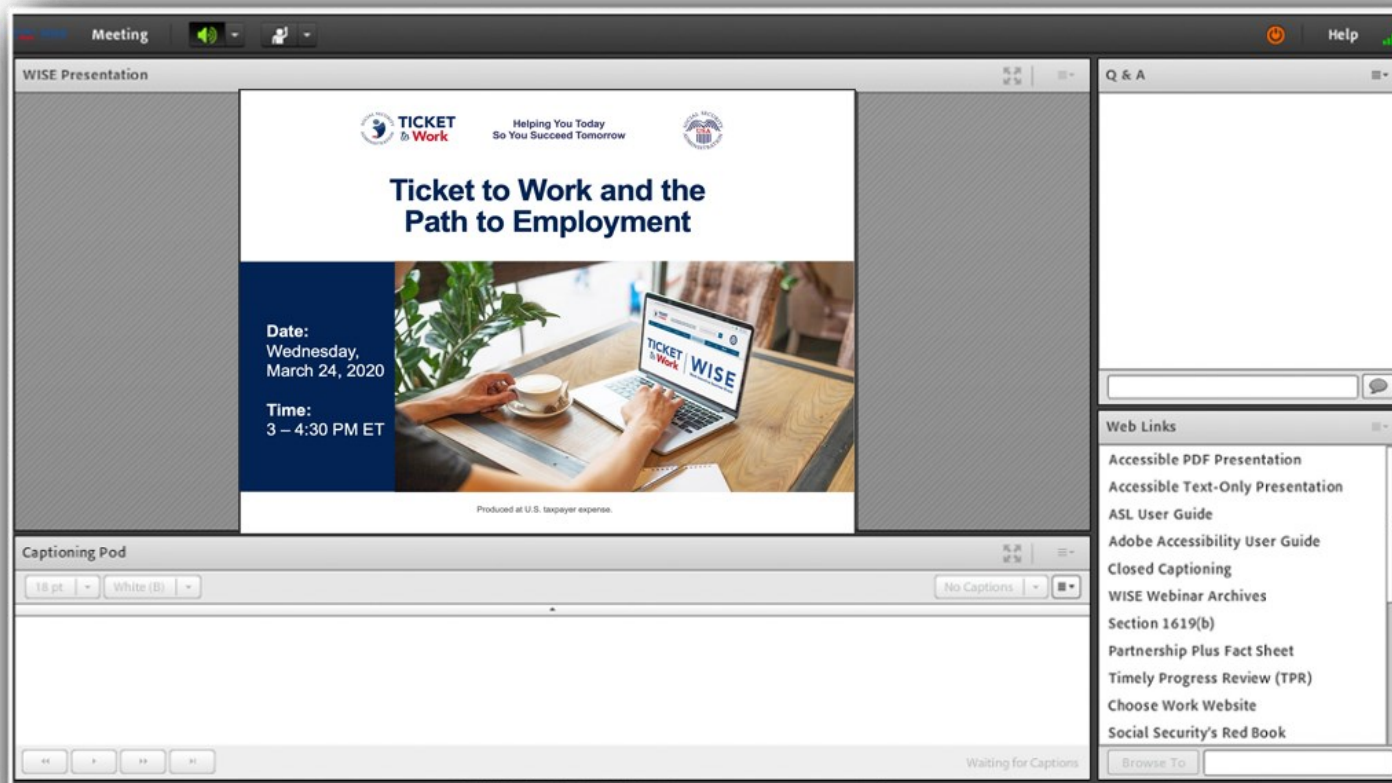
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Webinar Accessibility



Adobe Connect Platform



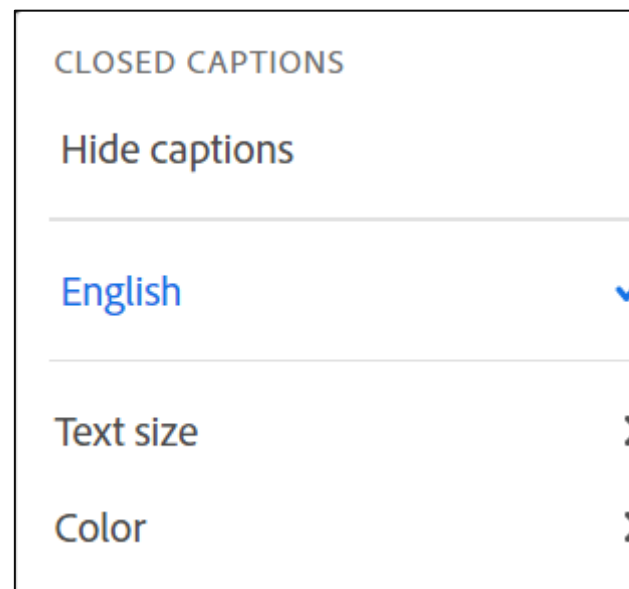
Adobe Connect Accessibility User Guide

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| New Keyboard Shortcuts | |
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Captioning

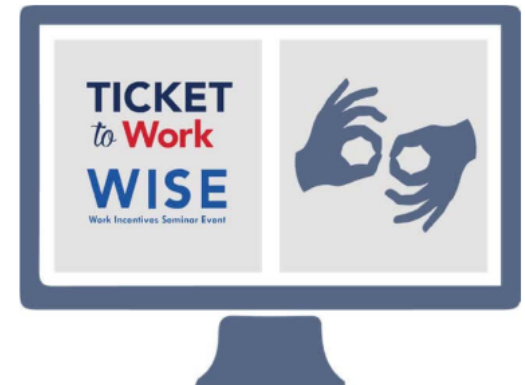
- Real-time captioning is provided during this webinar
- The captions can be found in the **Captioning pod**, which appears below the slides
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You can also access [captioning online](#).

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).



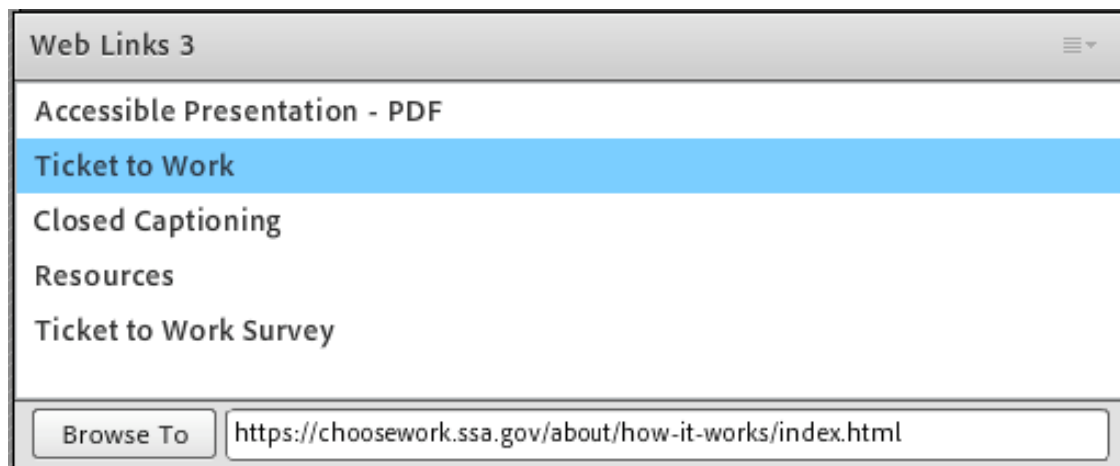
Questions and Answers (Q&A)

- 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
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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' section of the Ticket to Work website. At the top, there is the 'TICKET to Work' logo with the tagline 'Access to Employment Support Services for Social Security Disability Beneficiaries Who Want to Work'. A search bar is located to the right of the logo. Below the logo is a navigation menu with links for Home, About, Success Stories, Find Help, Find a Job, Webinar & Tutorials (which is highlighted), Library, Blog, and Contact. A breadcrumb trail indicates the current location: Home / Webinars & Tutorials / WISE On Demand. The main heading is 'WISE On Demand', followed by a paragraph explaining that these are free, monthly webinars providing information on the path to financial independence through work. A list of 12 archived webinars is provided, each with a date and a link to the specific webinar. On the right side of the page, there is a large graphic for 'TICKET to Work WISE Work Incentive Seminar Event ON DEMAND'.

TICKET to Work
Access to Employment Support Services for Social Security Disability Beneficiaries Who Want to Work

Enter Search Term Here

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You are here: Home / Webinars & Tutorials / WISE On Demand

WISE On Demand

Our free, monthly WISE webinars provide information you can use on your path to financial independence through work. Discover programs, resources and information while learning about how Social Security's Ticket to Work Program can help. [Learn more and register](#) today for this month's webinar!

- 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](#)

TICKET to Work
WISE
Work Incentive Seminar Event
ON DEMAND

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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?



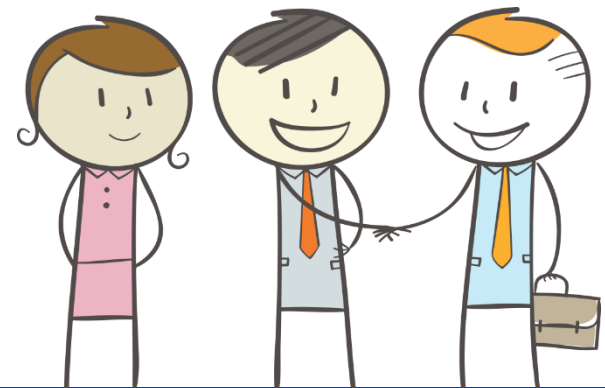
Social Security Disability Benefits Programs

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? (Slide 1 of 2)

- 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? (Slide 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 2023, if you earn \$1,050 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, you 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: [Continued Medicaid Eligibility \(Section 1619 \(B\)\)](#))



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.



Work Incentives Planning and Assistance (WIPA) Projects

WIPA projects:

- Are staffed by Community Work Incentives Coordinators (CWICs)
 - CWICs provide free, in-depth counseling about:
 - Working
 - Earning money
 - How earnings from work will affect benefits



Work Incentives Planning and Assistance (WIPA) Projects (Continued)

To qualify for WIPA services, you must meet at least one of the following criteria:

- Be actively working
- Have a job offer pending
- Be actively interviewing for jobs, have had an interview in the past 30 days, or have an interview scheduled in the next 2 weeks
- Be a veteran
- Be age 14 – 25, not necessarily actively pursuing work



Protection and Advocacy for Beneficiaries of Social Security (PABSS) (Slide 1 of 2)

- PABSS organizations provide **free legal assistance** to people who receive Social Security disability benefits and who have disability-related employment issues
- PABSS services may include:
 - **Legal support**
 - **Advocacy**
 - Information to help beneficiaries **resolve employment-related concerns** with employers, Social Security, ENs, State VR agencies, WIPA projects, or others



Protection and Advocacy for Beneficiaries of Social Security (PABSS) (Slide 2 of 2)

PABSS services may also provide help with:

- Navigating organizations and services to support your effort to work and **protect your rights**
- **Requesting** reasonable accommodations in your college classes, training courses, licensing programs, and workplace
- Addressing other **disability-based legal issues** that are barriers to employment



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:

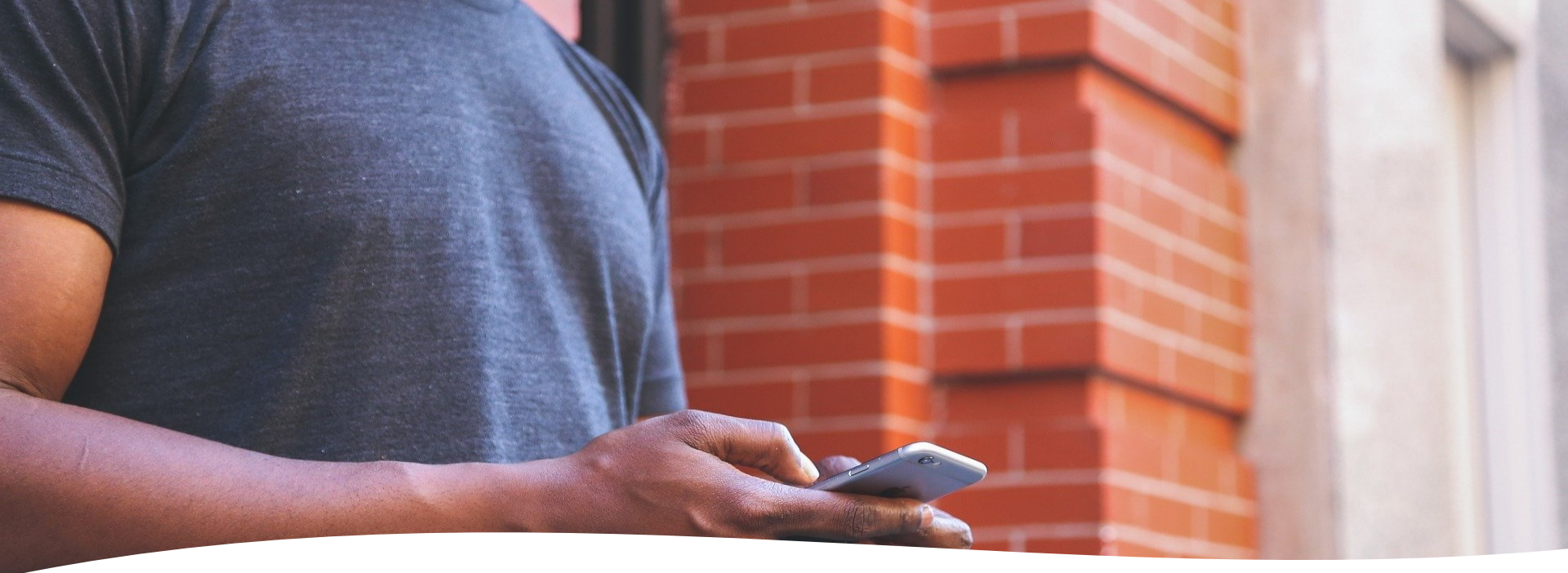
- 1-866-968-7842
- 1-866-833-2967 (TTY)

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

How Will Work Affect My Medicaid or Medicare?

Date: Wednesday, April 26, 2023

Time: 3 – 4:30 PM ET

[Register online](#)

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

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