



TICKET
to **Work**

Helping You Today
So You Succeed Tomorrow



5 FAQs About Working While Receiving Disability Benefits

Date:
Wednesday,
Aug. 23. 2023

Time:
3 – 4:30 PM ET

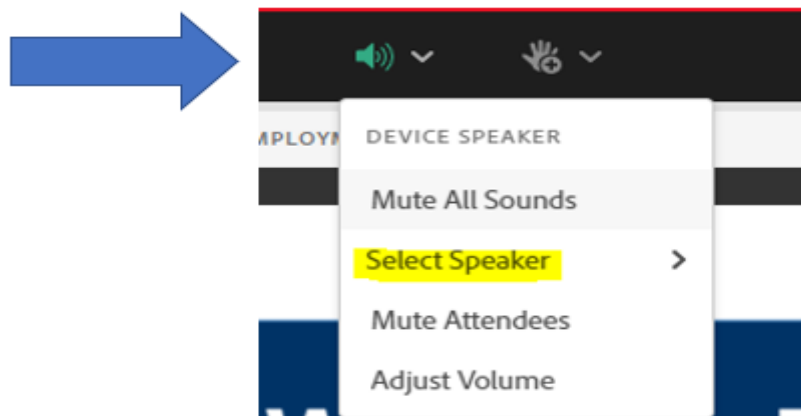
The Top 5 Frequently Asked Questions About Ticket to Work

TICKET | **WISE**
to **Work** | Work Incentive Seminar Event



Accessing Today's Webinar (Slide 1 of 3)

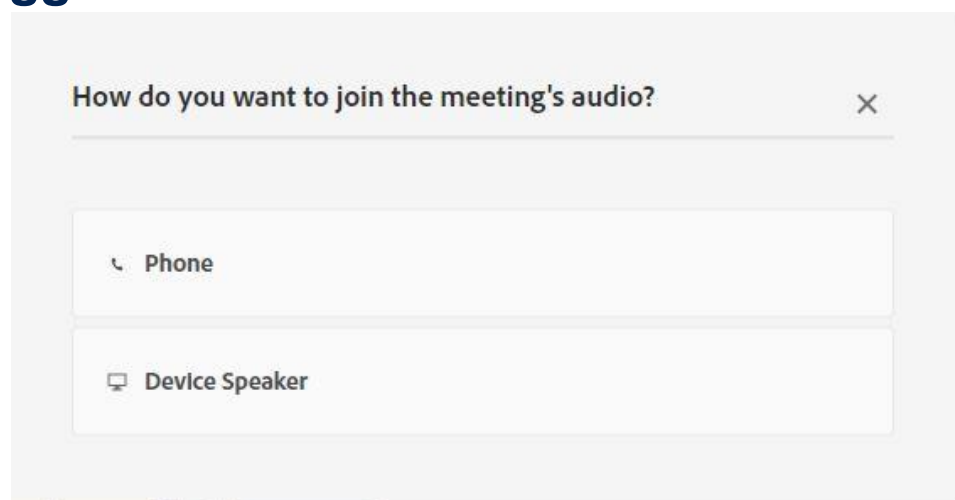
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Accessing Today's Webinar (Slide 2 of 3)

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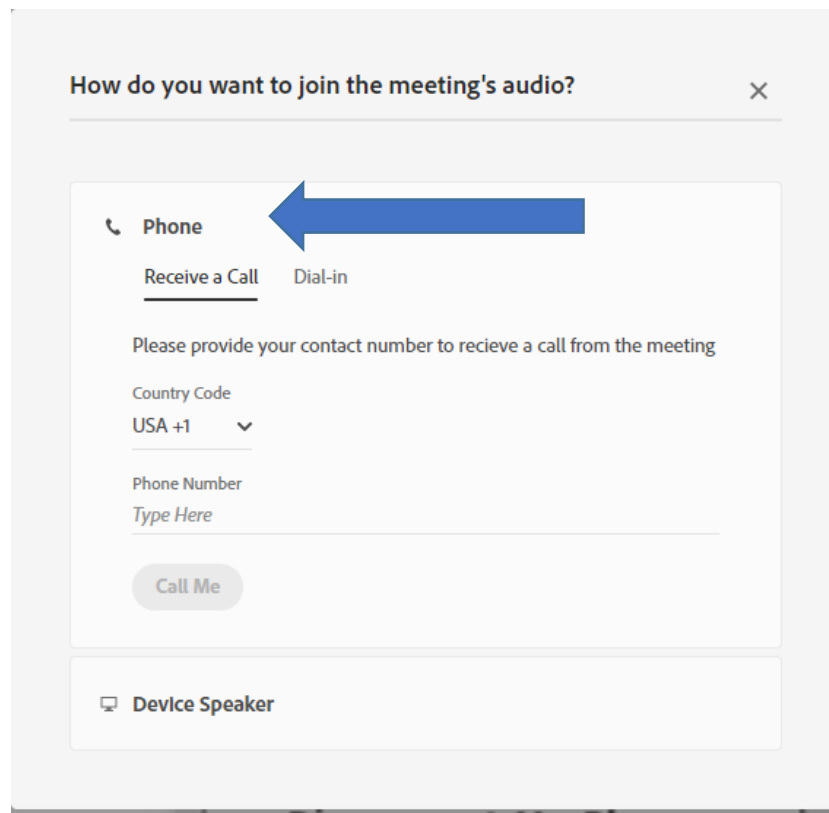


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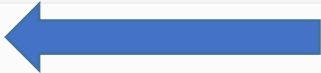
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Webinar Accessibility



Adobe Connect Platform

The screenshot shows an Adobe Connect window. The title bar at the top reads "Adobe Connect". Below it, a dark navigation bar contains the "TICKET to Work" and "WISE" logos, followed by the text "August: 5 Frequently Asked Que..." and icons for audio, chat, and a hand. On the right side of the navigation bar are icons for signal strength, help, and a window icon. The main content area displays a presentation slide titled "5 FAQs About Working While Receiving Disability Benefits". The slide includes the "TICKET to Work" logo, the slogan "Helping You Today So You Succeed Tomorrow", and the "WISE" logo. The slide content is divided into two sections: a dark blue box on the left with the date "Wednesday, Aug. 23, 2023" and time "3 - 4:30 PM ET", and a light blue box on the right with the title "The Top 5 Frequently Asked Questions About Ticket to Work" and an image of a woman thinking. At the bottom of the slide, it says "5 Frequently Asked Questions About Working While Receiving Disability Benefits Produced at U.S. taxpayer expense." To the right of the presentation area is a "Q & A" panel with the text "No Questions Available". Below this is a "Type here" input field with a microphone icon. At the bottom of the panel is a "WEB LINKS" section with the text "No links have been shared by the presenter/host".

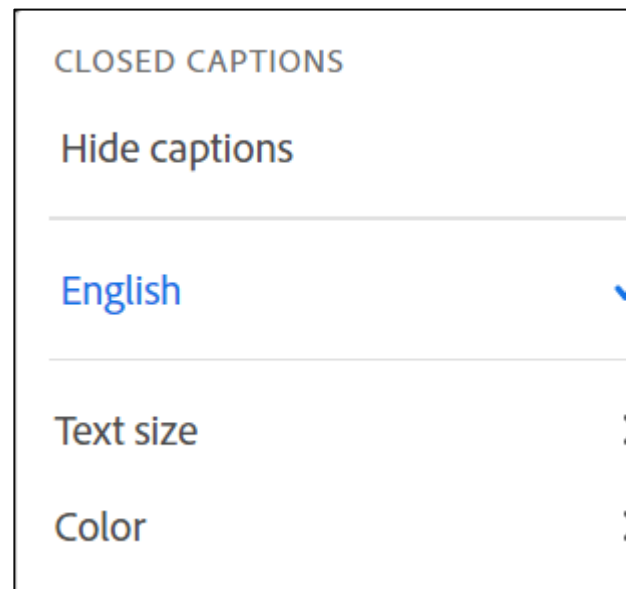
Adobe Connect Accessibility User Guide

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.
CTRL + UP ARROW	Toggle Raise Hand Status.
CTRL + .	Toggle Full Screen Mode. Applies to currently selected Share Pod.
CTRL + '	Promote to Host. Requires selected attendee(s) in the Attendee List.
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CTRL + ,	Start/Stop Recording (toggle). For Start, brings up the Start Recording Dialog.
CTRL + \	End Meeting. Brings up the End Meeting Dialog.
CTRL + [Start/Stop Desktop Sharing. Applies to currently selected Share Pod.
CTRL + SPACE	Opens up left most menu for keyboard navigation.

Captioning

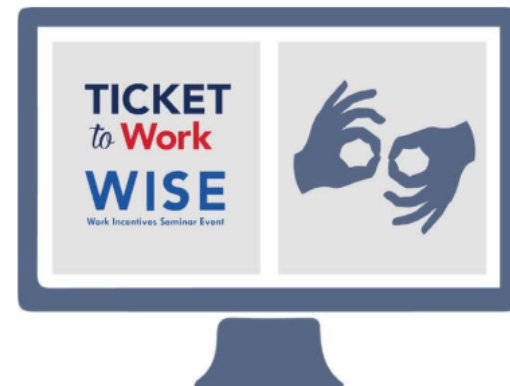
- Real-time captioning is provided during this webinar
- The captions can be found in the **Captioning pod**, which appears below the slides
- As a participant, you can show or hide the caption display, and you can change the text size and choose the text color combinations to best meet your vision requirements.



You can also access [captioning online](#).

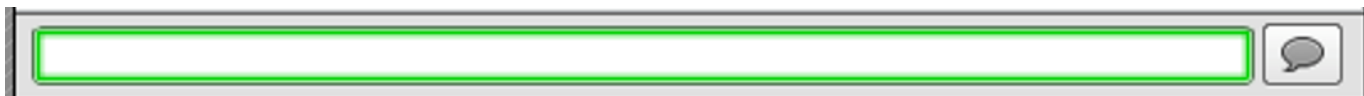
American Sign Language (ASL)

- 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).



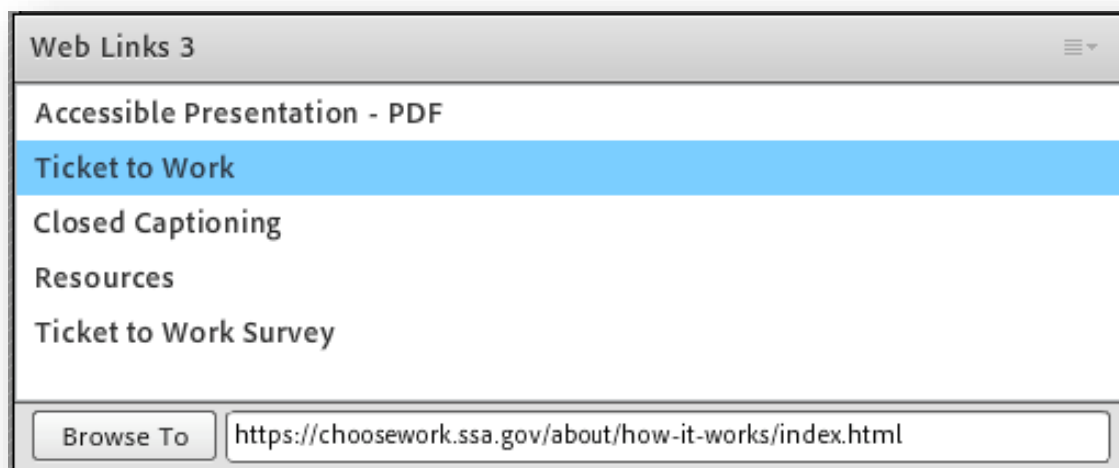
Questions and Answers (Q&A)

- 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



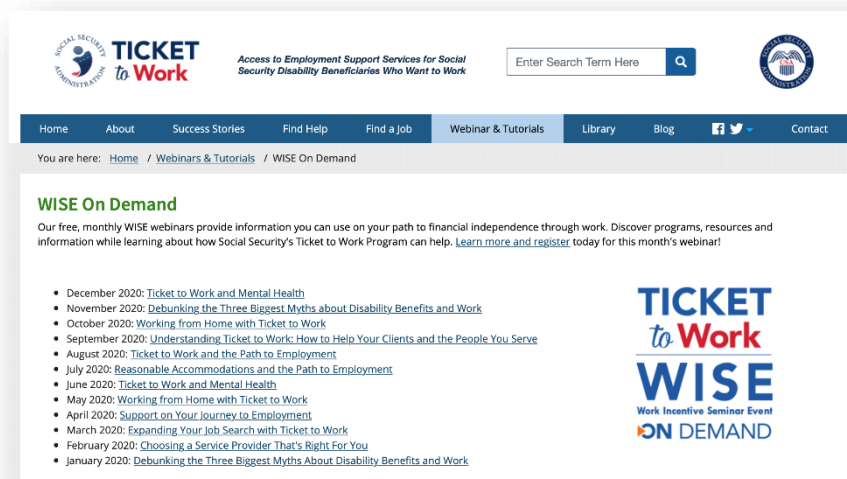
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Archived Events

Please note: This webinar is being recorded, and the archive will be available within 2 weeks through **WISE on Demand**.



Technical Assistance

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Presenters

Welcome and Introductions

Moderator: Patricia Van Nelson, Ticket Program Team

Presenter: Derek Shields, Ticket Program Team

Welcome!

Thank you for joining us! Today, we'll discuss how Social Security's Ticket to Work (Ticket) Program can help you and answer these questions:

1. What is Social Security's Ticket Program?
2. Am I eligible for the Ticket to Work Program?
3. How can I participate in the Ticket Program?
4. Can I work while receiving Social Security Disability benefits?
5. What is the Substantial Gainful Activity (SGA) amount this year, and does it apply to me?



What is Social Security's Ticket to Work Program?



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

The Ticket to Work (Ticket) 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
- Through the Ticket Program you can connect to a service provider that can help you move toward financial independence.
- Learn More with our Factsheet: [What is Social Security's Ticket to Work Program?](#)



TICKET
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



Your Employment Team

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

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



Choosing 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 any risks they fear.

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



Am I Eligible for the Ticket to Work Program?



Am I eligible for the Ticket Program?

You're eligible if you:

- Are ages **18 through 64**, and
- Receive **Social Security Disability Insurance (SSDI)** or **Supplemental Security Income (SSI)**.



How can I Participate in the Ticket Program?



Participating in the Ticket Program

You can participate in the Ticket to Work Program by following these **three steps**:

1. Determine your **eligibility** for the program
2. If you are eligible, find a **service provider** that offers the services you need by using the [Find Help tool](#) or contact the Ticket to Work Help Line.
3. **Contact** the service provider to determine next steps to create a **work plan**. The service provider will contact Social Security to tell them you are working together, and your Ticket is assigned to that provider!

Ticket to Work Help Line

Social Security's Ticket to Work Program offers a toll-free Help Line to answer your questions and support you on your journey to financial independence.

**Questions about the Ticket Program?
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)



Employment Networks (EN) (Slide 1 of 2)

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**



Employment Networks (EN) (Slide 2 of 2)

An EN's service area may cover:

- The **local** community or **statewide**
- **Multiple states**
- The **whole country**

An EN may offer its services:

- **In person**
- **Virtually**, by phone or email
- Both **in person** and **virtually**



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 (CWIC) who:



- Provide **free benefits counseling** to eligible Social Security disability beneficiaries about how work and earnings will affect your SSDI, SSI, Medicare or Medicaid, and other public benefits
- Help you understand **Social Security Work Incentives** and how they apply to you
- Explain the potential **benefits of employment** and **dispel myths** about working
- Help you decide if the services and supports from the Ticket Program are **right for you**

Protection and Advocacy for Beneficiaries of Social Security (PABSS)

- 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





Questions?

Can I Work while Receiving Social Security Disability Benefits?



Can I Work While Receiving Disability Benefits?

The short answer to this question is you may be able to.

- Depending on your circumstances, Social Security wants to help you get started in the workforce without having to worry about your benefit status.
- The Ticket Program and other Work Incentives are in place to help you see if working is right for you.



Earnings from Work

Earnings from work will have an effect on your disability benefits, but Social Security has many **safety nets** in place to help beneficiaries.

- Work Incentives are rules that help beneficiaries enter, re-enter, or continue in employment by **protecting their eligibility for benefits payments and/or healthcare 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.



Work Incentive Spotlight: 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.



Work Incentive Spotlight: 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.



Learn More about the Trial Work Period

Review our [TWP Fact Sheet](#) to learn more about the Trial Work Period and about two other Work Incentives that may protect your eligibility for benefits and/or healthcare coverage until you achieve self-supporting employment: the **Extended Period of Eligibility** and **Expedited Reinstatement**.



Ticket to Work Program Fact Sheet

Trial Work Period

What are Work Incentives?

Social Security Work Incentives are rules that help beneficiaries enter, re-enter, or continue in employment by protecting their eligibility for cash 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. The Trial Work Period (TWP) is one of the many Work Incentives available to Social Security Disability Insurance (SSDI) recipients.

What is a Trial Work Period?

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. 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 2019, if you earn \$880 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. In 2020, this monthly amount increases to \$910.

You may have heard of **substantial gainful activity** (SGA), but this amount differs from the TWP amount. Social Security uses SGA later during your path to financial independence to determine your eligibility for benefits.

Unlike with SGA, Social Security cannot use other Work Incentives to determine if your work activity meets or exceeds this established amount. So, in 2019, if your pre-tax income is \$880 or more, you're using a month of your TWP.

What happens when my Trial Work Period is completed?

After you complete your TWP, you will begin your 36-month Extended Period of Eligibility (EPE). This Work Incentive is a safeguard during which time Social Security will evaluate your work and earnings based on SGA levels to determine your eligibility for benefits. In 2019, SGA is \$1,220 for individuals who are not blind. If you are blind, SGA in 2019 is \$2,040. In 2020, these amounts increase to \$1,280 for non-blind individuals and to \$2,110 for individuals who are blind.

During your EPE, you will receive benefits for all months during which your work and earnings fall below SGA level and you continue to have a disabling impairment. SSA will consider whether other Work Incentives can be applied to your situation.



Social Security's Ticket to Work program

DECEMBER 2019

**What is the Substantial
Gainful Activity (SGA)
Amount this year?**



What is Substantial Gainful Activity (SGA)?

Social Security uses this term to describe a level of **work activity and earnings**.

- If you receive SSDI, Social Security uses SGA to determine if your eligibility for benefits continues after you return to work and complete your **Trial Work Period (TWP)**.
- Social Security compares monthly earnings to set amounts, known as **earnings thresholds**, to evaluate if your work activity is SGA.



SGA Amounts

- In 2023, for disabilities other than blindness, the SGA monthly threshold is **\$1,470**.
- The Social Security Act specifies a higher SGA amount for statutorily blind individuals, so for people who are blind and receive SSDI, the SGA monthly amount in 2023 is **\$2,460**.

Meet Hazel

In high school, Hazel began experiencing sudden mood swings, and had difficulty controlling her emotions. She was later diagnosed with multiple mental health conditions and after years of struggling with her mental health and addiction, Hazel found the support she needed to create a path to recovery and work towards financial independence.

Success Stories



Taking the Long
Way Home



Ready to Work

- Hazel began working part-time at Polaris House, a clubhouse community dedicated to helping its members recover from mental illness. She then found counselors who helped her apply for SSDI.
- When she was later offered full-time work at Polaris House, she wondered how earnings from work would affect her benefits.
- She also wondered what would happen if her disabilities interfered with work after her earnings put a stop to her SSDI and Medicare.

Hazel and the Ticket Program

- As Hazel weighed the risks and rewards of full-time work, a counselor at an Employment Network (EN) told her about the Ticket Program.
- Hazel was eligible for the Ticket Program because she was between the ages of 18 through 64 **and** received SSDI. Hazel assigned her Ticket to her EN.
- With help from her EN, Hazel learned she would not suddenly lose her benefits. Because of the Trial Work Period, she would have time to determine how full-time employment would work for her.
- In addition, because of another Work Incentive called **Expedited Reinstatement**, if Hazel had to stop working due to her disability, she could request to have her benefits reinstated without having to complete a new application.

Hazel and SGA

- It's been nine years since Hazel took those first steps into Polaris House's kitchen as a volunteer.
- She no longer receives SSDI and earns above SGA.
- She has since traded her SSDI benefit for a larger paycheck; overcome addiction; learned how to manage her mental health; and helped countless others find their way.
- Hazel uses lessons from her own experience to provide authentic, effective guidance to Polaris House members.

Hazel's View on Financial Independence

"For the first time in my life, I don't have to depend on a government check. I pay my own bills. I drive my own car. I have my own place," she muses.

"I have people who need and appreciate me, the respect of the community... and I have integrity. I'm proud to say I can afford that!"

Hazel's Success Story





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!



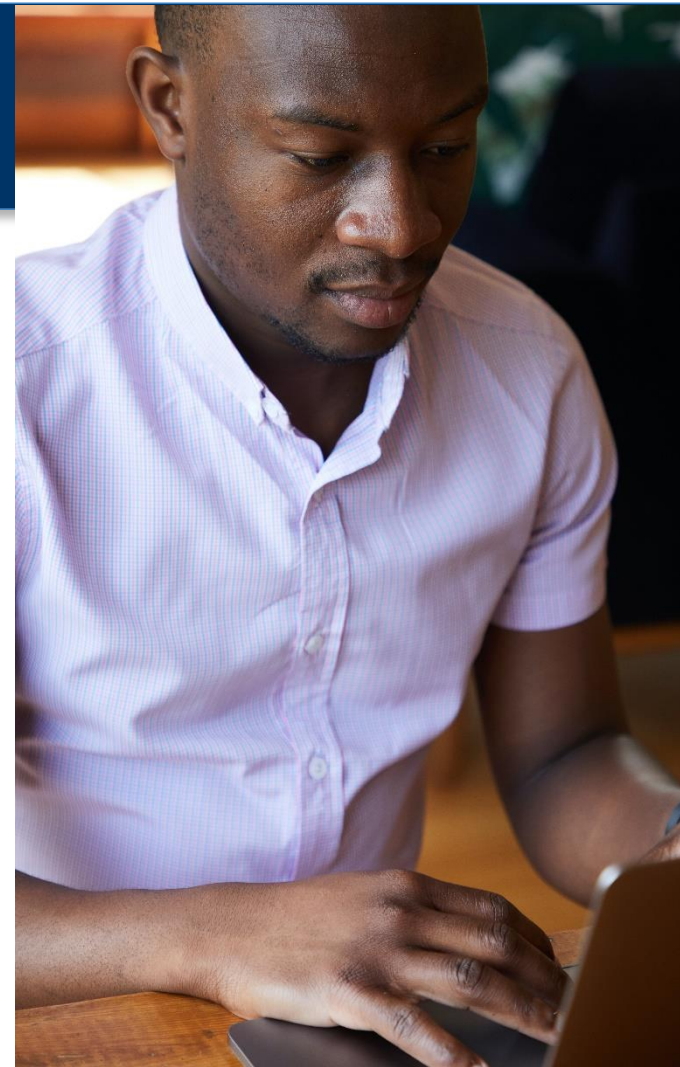


Opt-In to Receive Text Messages

- 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 **1-571-489-5292**. 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

Working from Home with Ticket to Work

Date: Wednesday, September 27, 2023

Time: 3 – 4:30 p.m. 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
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