How Will Work **Affect My Social Security** Disability Benefits?



DECEMBER 20, 2023

Live Webinar Will Begin at 3 p.m. ET

How Will Work Affect My **Social Security** Disability Benefits?



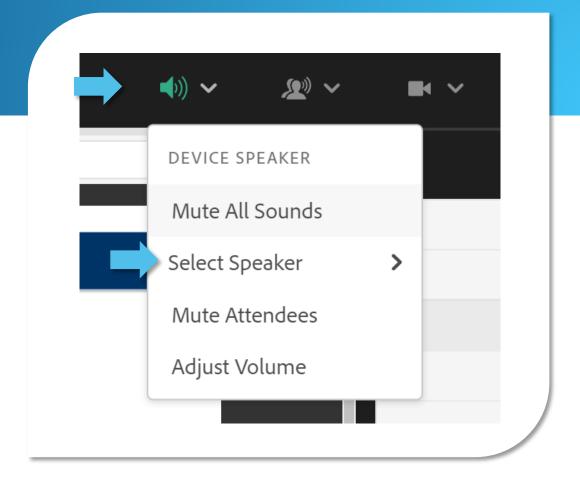
TICKET Work Incentive Seminar Event

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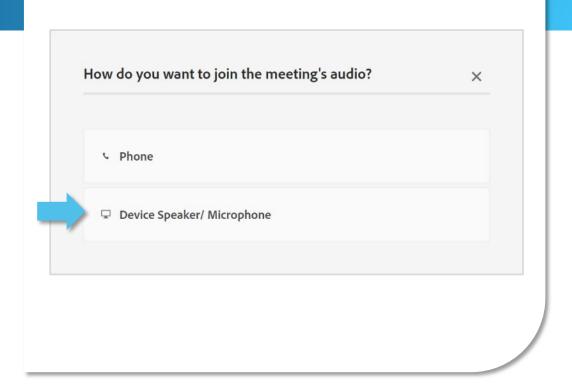
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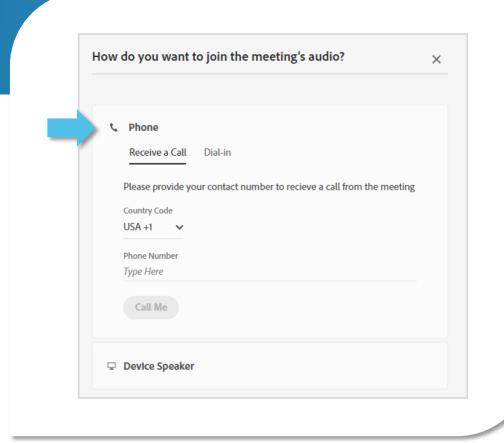
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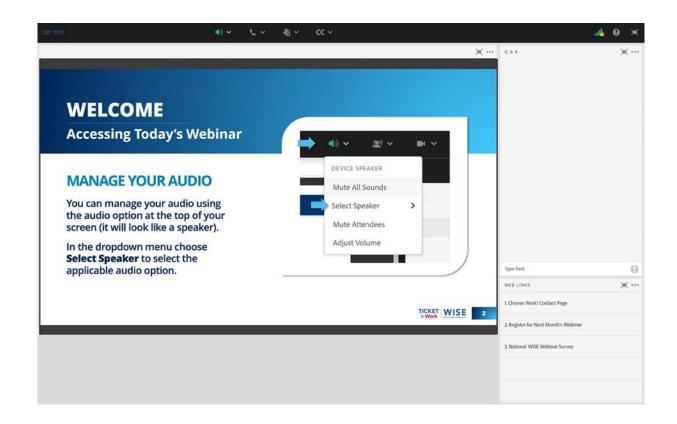
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Toll-free number: **1-800-832-0736**

Access code: 4189148#



Adobe Connect Platform



Adobe Connect Accessibility

ADOBE CONNECT ACCESSIBILITY USER GUIDE

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

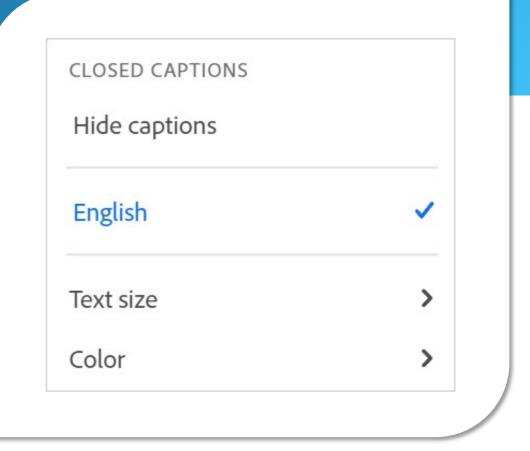
New Keyboard Shortcuts	
CTRL + M	Toggle Microphone on (locked) or off.
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CTRL + .	Toggle Full Screen Mode. Applies to currently selected Share Pod.
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CTRL+,	Start/Stop Recording (toggle). For Start, 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.

Real-Time Captioning

The provided real-time captions can be found in the **Captioning pod**, which appears below the slides.

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 <u>captioning online</u>.



American Sign Language (ASL)

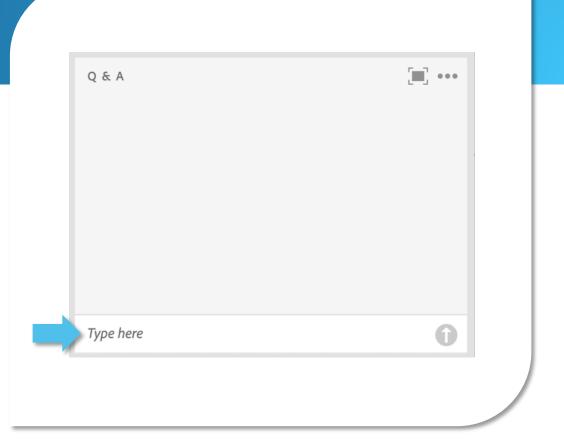
If you're fluent in ASL and would like support during today's webinar, use our <u>ASL User Guide</u> that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).



Questions and Answers (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.

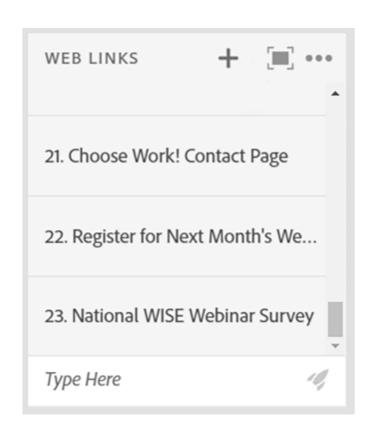
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Webinar Online Resources

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 recording will be available within 2 weeks through <u>WISE on Demand</u>.



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



MODERATOR

Jayme Pendergraft

Ticket Program Team



PRESENTER
Derek Shields
Ticket Program Team

How Will Work Affect My **Social Security** Disability Benefits?





Webinar Overview

Today, we'll discuss how Social Security's Ticket to Work (Ticket)
Program can help you and answer questions like:

What is Social Security's Ticket to Work Program?

Can I work and keep my Social Security benefits?

Can I keep my Medicaid or Medicare when I start working?

Who can help me achieve my work goals?

What is Social Security's Ticket to Work Program?

Social Security Disability Programs





Sign Up for a My Social Security Account

Your personal *my* Social Security account through Social Security gives you secure access to information based on your earnings history and interactive tools tailored to you.



With a *my* Social Security account, you can access your earnings history and benefits information, request a replacement Social Security card, get a proof of income letter, estimate and apply for benefits.

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 the Ticket to Work Program?

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



How Can the Ticket Program Help?

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

- Decide if work, including self employment, is right for you
- Prepare for work
- Find a paid work opportunity
- Succeed at work

Learn More: What is Social Security's Ticket to Work Program?

Self-Guided Tutorial





Ticket to Work Help Line

If you want to verify your eligibility for Ticket to Work or have questions about how the program works...

Call the Ticket to Work Help Line Monday - Friday, 8 am - 8 pm ET

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

Can I Work and Keep My Social Security Benefits?

Can I Work and Keep My Social Security Disability Benefits?

Social Security has many safety features in place that lets you keep your benefits while working, like Work Incentives.

- Work Incentives are programs and rules that help beneficiaries enter, re-enter, or continue employment by protecting their eligibility for benefit payments and/or health care coverage until they are able to replace their SSDI or SSI benefit payments with earnings from employment or self-employment, according to Social Security's standards.
- 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.



How Is the Trial Work Period Calculated?

- 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 2024, if you earn \$1,110 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 <u>Trial Work Period</u>
<u>Fact Sheet</u> to learn more about the
Trial Work Period and about another
Work Incentive that's available
when you complete your Trial Work
Period, called the <u>Extended Period</u>
of <u>Eligibility</u>.





Can I Keep My Medicaid or Medicare When I Start Working?

Can I Keep My Medicaid or Medicare When I Start Working?

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

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

- Have been eligible for an SSI cash payment for at least 1 month
- Continue to meet Social Security's definition of disability
- Still meet all other non-disability SSI requirements
- Need Medicaid benefits to continue to work
- Have gross earnings that are below your state's threshold of eligibility
 (see updated state threshold-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.

- Each program is different, but most require that you have some earnings from work. Some allow you to have significant earnings from work or selfemployment 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

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

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 earnings from work

Have Medicare Questions?



For more information, please visit medicare.gov.



You can also talk or chat with a live person 24 hours a day, 7 days a week.

1-800-MEDICARE (1-800-633-4227) or **1-877-486-2048** (TTY)

Talk to Someone | Contact Medicare

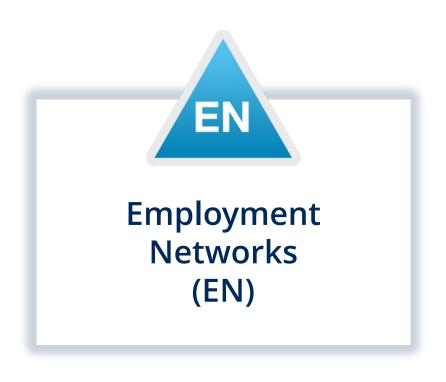




Who Can Help You Achieve Your Work Goals?

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 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 may 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 may 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 Can Working With a VR Help You?

VR agencies:

- Usually work with individuals who need more significant services.
- In some states, this includes intensive training, education and rehabilitation.
- They may also provide career counseling, job placement assistance as well as counseling about how earnings from work may affect Social Security disability benefits.



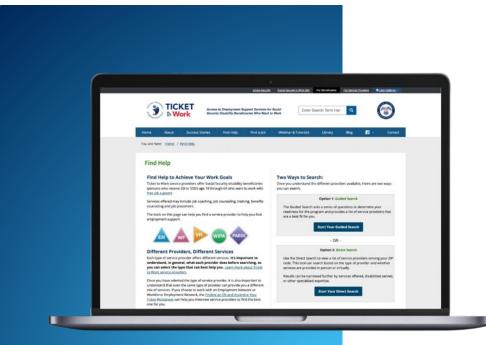
How Do You Find a Service Provider?

- 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 am 8 pm ET
- If you're ready to find a service provider, visit the <u>Find Help page</u>. Search by:
 - ✓ ZIP code
 - ✓ Services offered
 - ✓ Disability type
 - ✓ Languages spoken
 - ✓ Provider type
 (EN, Workforce EN, VR or PABSS)







How To Get Started

Social Security's Ticket to Work Program has resources ready to help you get started!

Call the Ticket to Work Help Line

1-866-968-7842

1-866-833-2967 (TTY)

Visit Our Website

choosework.ssa.gov

Use the Find Help Tool

choosework.ssa.gov/findhelp



How to Connect

- Visit the <u>Choose Work! Contact page</u> to find us on social media and subscribe to blog and email updates.
- Opt-in to receive text messages by texting TICKET to 1-571-489-5292.
 Standard messaging rates may apply. You may opt-out at any time.
- Email us at support@choosework.ssa.gov.

TICKET to Work

Work Incentive Seminar Event

Join Us for Our Next WISE Webinar!

How Will Work Affect My Medicaid or Medicare?

January 24, 2024

3 pm - 4:30 pm ET

REGISTER ONLINE

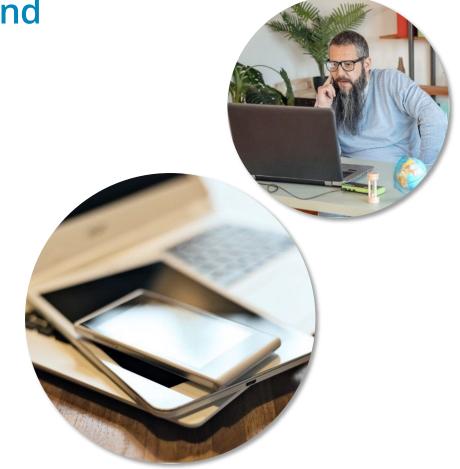
or call **1-866-968-7842** or **1-866-833-2967 (TTY)**

Affordable Connectivity Program

Helping Households Get Access To Broadband

- 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 <u>Affordable Connectivity Program</u>.



Tell Us What You Think!

Please remember to take our webinar survey!

A link will pop up after the webinar, or visit:
WISE Webinar Survey.

