# Placeholder Slide

# How Will Work Affect My Social Security Disability Benefits

Ticket to Work WISE Work Incentive Seminar Event

June 26, 2024

LIVE Webinar Will Begin at 3 p.m. ET

A person, smiling, while using their laptop, sitting on a couch at home.

# Cover Slide

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

Ticket to Work WISE Work Incentive Seminar Event

A person, smiling, while using their laptop, sitting on a couch at home.

# Slide 3

# WELCOME Accessing Today’s Webinar (Slide 1 of 3)

MANAGE YOUR AUDIO

You can manage your audio using the audio option at the top of your screen (it will look like a speaker).

In the dropdown menu choose **Select Speaker** to select the applicable audio option.

Screen shot of the Device Speaker dropdown menu with an arrow pointing to the option to Select Speaker.

# Slide 4

# WELCOME Accessing Today’s Webinar (Slide 2 of 3)

ATTENDEES WILL BE MUTED

Select an option for **How do you want to join the meeting’s audio?**

The **Device Speaker** will enable the sound to be broadcast through your computer.

Make sure your speakers are turned on or your headphones are plugged in.

A screenshot of the portion of the webinar screen where you can select how to join the meeting's audio. An arrow points to the option for Device Speaker/Microphone.

# Slide 5

# WELCOME Accessing Today’s Webinar (Slide 3 of 3)

TO LISTEN BY PHONE

If you do not have sound capabilities on your computer or prefer to listen by phone, dial:

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

Access code: **4189148#**

A screenshot of the portion of the webinar screen where you select How you want to join the meeting's audio. An arrow points to the Phone option. The Phone menu is expanded showing the options to either Receive a Call or Dial-in.

**Slide 6**

# WELCOME

# Adobe Connect Platform

A screenshot of the Adobe Connect webinar platform window.

# Slide 7

# WELCOME

# 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.

A screenshot of a list of keyboard shortcuts that can be used to navigate Adobe Connect.

# Slide 8

# WELCOME

# 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 captioning online.

Screenshot of the Closed Captions dropdown menu in Adobe Connect. Options listed include hide captions, English, text size and color. English is selected, the text color is blue with a checkmark beside it on the right.

**Slide 9**

# WELCOME

# 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).

A man signing Thank You to the camera on the laptop in front of him.

# ****Slide 10****

# WELCOME

# 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.

If you are listening by phone and are not logged in to the webinar, you may also ask questions by emailing them to webinars@choosework.ssa.gov.

Screenshot of the Adobe Connect Q&A pod with a blue arrow pointing to the "type here" text box at the bottom of the Q&A pod.

# ****Slide 11****

# WELCOME

# Webinar Online Resources

Please use the **Web Links pod** to find the resources presented during today’s webinar.

If you are listening by phone and not logged in to the webinar, you may email webinars@choosework.ssa.gov for a list of available resources.

Screenshot showing an example of the Web Links pod in Adobe Connect.

# ****Slide 12****

# WELCOME

# Archived Events

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

A laptop computer with the screen showing the WISE on Demand webinar archive page.

# ****Slide 13****

# WELCOME

# 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.

Two call center representatives at a long desk, both are looking at computers and talking to people on their headsets.

# Slide 14

# WELCOME

# Presenters

MODERATOR

**Derek Shields**

Ticket Program Manager

PRESENTER

**Raymond A. Cebula, III, J.D.**

Cornell University

Headshot of Derek Shields. Headshot of Raymond A. Cebula.

# Slide 15

# Webinar Overview

Today, we’ll discuss how Social Security’s Ticket to Work (Ticket) Program can help you 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?

# Slide 16

# What is Social Security’s Ticket to Work Program?

Picture of hands typing on a computer keyboard in the background.

# Slide 17

# Social Security Disability Programs

Social Security Disability
Insurance
(SSDI)

Supplemental Security
Income
(SSI)

# Slide 18

# 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.

Screenshot showing how to create a my Social Security account. To create an account, you must be at least 18 years of age, have a Social Security number, have a valid U.S. mailing address, and have an email address.

# Slide 19

# 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.

Two construction workers looking at information on a clipboard while standing in a work site.

# Slide 20

# 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

Social Security Administration Ticket to Work logo.

# Slide 21

# 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?](https://choosework.ssa.gov/library/fact-sheet-what-is-social-security-ticket-to-work-program)

[Self-Guided Tutorial](https://choosework.ssa.gov/training/)

Social Security Administration Ticket to Work logo.

# Slide 22

# Ticket to Work Help Line

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

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

1-866-968-7842

1-866-833-2967 (TTY)

Call center representative wearing a headset and smiling while looking at a computer.

# Slide 23

**Can I Work and Keep My Social Security Benefits?**

Picture of hands typing on a computer keyboard in the background.

# Slide 24

**How Does Work Affect 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 or re-enter or continue employment by protecting their eligibility for benefit payments and/or healthcare 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 toward
financial independence.

# Slide 25

# What Is the Trial Work Period?

* The Trial Work Period (TWP) is one of the many Work Incentives available to people who receive SSDI.
* 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 benefits, no matter how much you earn – as long as you report your work activity and continue to meet Social Security's rules for disability.

A cashier in a green apron standing behind a cash register, smiling.

# Slide 26

**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.

A calculator and pen sitting on top of a June desk calendar.

**Slide 27**

**How Can You Get More Information?**

Take a look at our [Trial Work Period Fact Sheet](https://choosework.ssa.gov/library/fact-sheet-trial-work-period-twp) 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 Extended Period of Eligibility.

A person sitting on a couch looking at a tablet.

# Slide 28

**Q & A**

Three white question marks on a gray background.

# Slide 29

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

Picture of hands typing on a computer keyboard in the background.

# Slide 30

# How Will Work Affect My Medicaid or Medicare Benefits?

If you receive SSDI benefits or SSI payments of any amount, you will keep your Medicaid or Medicare.

* If your benefit payments stop due to earnings from work (including self-employment), in many cases, you may be able to keep Medicaid or Medicare indefinitely by using:
	+ Work Incentives
	+ Buy-in Programs (in many states)

A woman looking over paperwork at a desk.

# Slide 31

# 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

# Slide 32

# Medicaid While Working or 1619(b)

If you receive SSI, you may qualify for continued Medicaid coverage when your payments stops due to earnings if you:

# Have been eligible for an SSI benefit 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>)

# Slide 33

# 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 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.

# Slide 34

**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

# Slide 35

# 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

# Slide 36

**Have Medicare Questions?**

For more information, please visit [**medicare.gov**](http://www.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](https://www.medicare.gov/talk-to-someone) | [Contact Medicare](https://www.medicare.gov/)

A call center representative talking on the phone using a headset. Next to him is another call center representative, also wearing a headset.

# Slide 37

# Q & A

Three white question marks on a grey background.

# Slide 38

**Who Can Help You
Achieve Your Work Goals?**

Picture of hands typing on a computer keyboard in the background.

# Slide 39

**Achieving Your Work Goals with Ticket to Work**

As you think about returning to work and possibly changing jobs or careers you may have questions and need support.

* Connecting with a Ticket Program service provider can help you develop achievable goals and establish steps to find and maintain employment in your new career.
* Ticket Program service providers can even help you identify the type of job or career you might enjoy and any transferrable skills you may have.

# Slide 40

**Ticket Program Service Providers**

Through the Ticket Program, you’ll have access to a variety of Ticket Program Service Providers, including:

The EN icon. Below it reads: Employment Networks (EN)

The VR icon. Below it reads: State Vocational Rehabilitation (VR) Agencies

# Slide 41

# 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**.

The EN icon next to a photo of two women sitting at a table in an office, talking, while looking at papers. A photo of two men shaking hands over a desk in an office next to the WF icon.

# Slide 42

# 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
* Find a position that may be the right fit
* Write and review your resume
* Prepare for interviews
* Request reasonable accommodations
* Receive benefits counseling

A man, sitting at his kitchen table, smiling and waving as he looks at his laptop screen.

# Slide 43

**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

The VR icon next to a photo of hands typing on a laptop keyboard. To the bottom left of the last photo is a photo of people in a training session, sitting at long tables, with a presenter in the front of the room, who is calling on one person who has their hand raised. Bottom right box states “Some states have separate VR agencies that serve individuals who are blind and visually impaired.”

# Slide 44

**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.

A man, sitting at a desk in his home, taking notes while in a virtual meeting on his laptop.

# Slide 45

# How Do You Find a Service Provider?

For a list of service providers, call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY), Monday - Friday, 8 am - 8 pm ET

To find a service provider online,
visit the [Find Help page](https://choosework.ssa.gov/findhelp). Search by:

* ZIP code
* Services offered
* Disability type
* Languages spoken
* Provider type

(EN, Workforce EN, VR or PABSS)

A woman using a laptop on a kitchen counter. She is also talking on her cell phone.

**Slide** **46**

# Q & A

Three white question marks on a grey background.

# Slide 47

# 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](https://choosework.ssa.gov/)

**Use the Find Help Tool**
[choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp)

# Slide 48

# How to 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** 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.

Closeup of a man's hands typing on a cell phone.

# Slide 49

**Join Us for Our Next WISE Webinar!**

**Ticket to Work and Reasonable Accommodations**

**July 24, 2024**

3 pm – 4:30 pm ET

**REGISTER ONLINE**

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

Ticket to Work WISE Work Incentive Seminar Event logo