

Debunking the 3 Biggest Myths About Disability Benefits and Work



TICKET
to **Work**

WISE
Work Incentive Seminar Event

SEPTEMBER 17, 2025

Live Webinar Will Begin at 3 p.m. ET

Debunking the 3 Biggest Myths About Disability Benefits and Work



TICKET
to **Work**

WISE
Work Incentive Seminar Event

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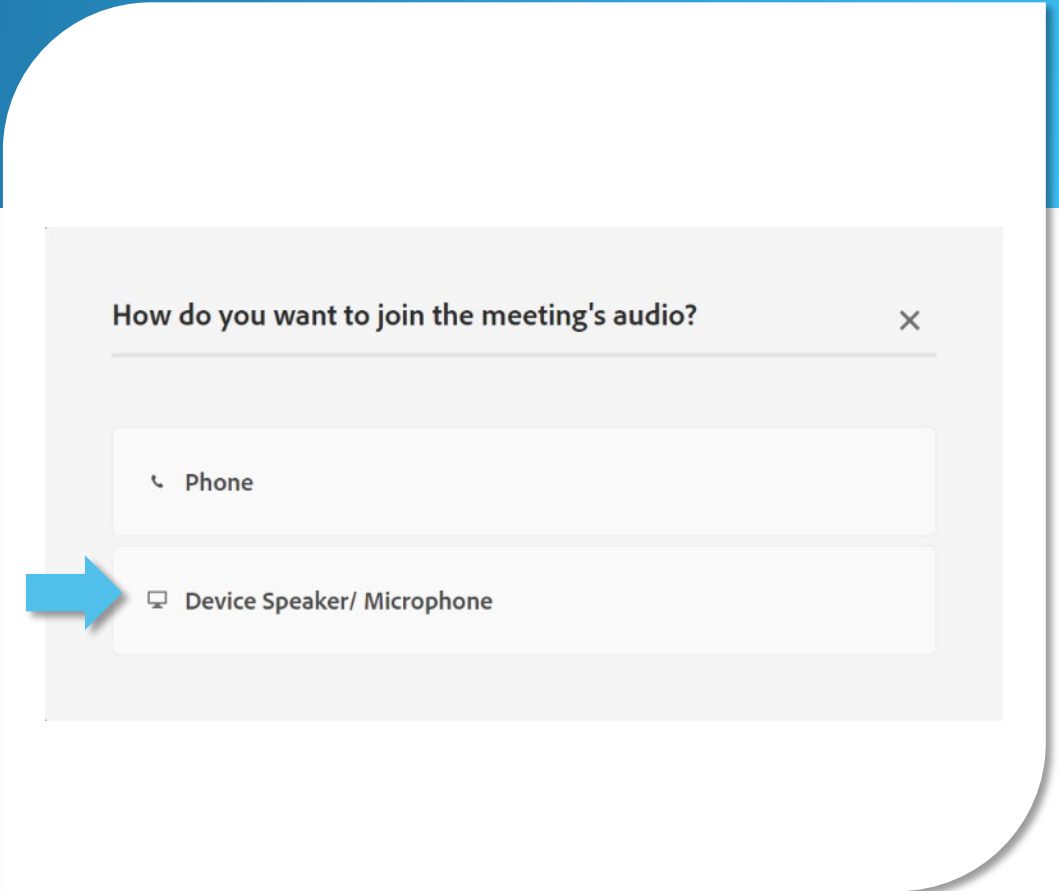
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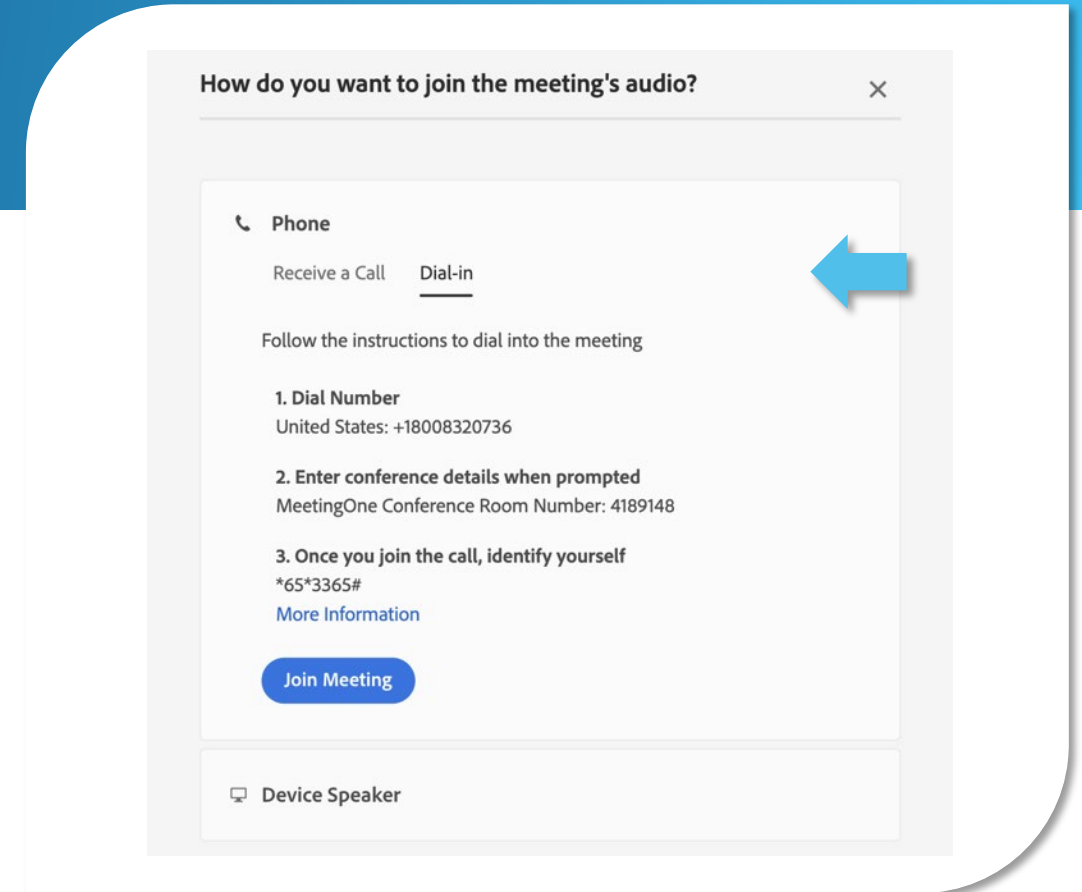
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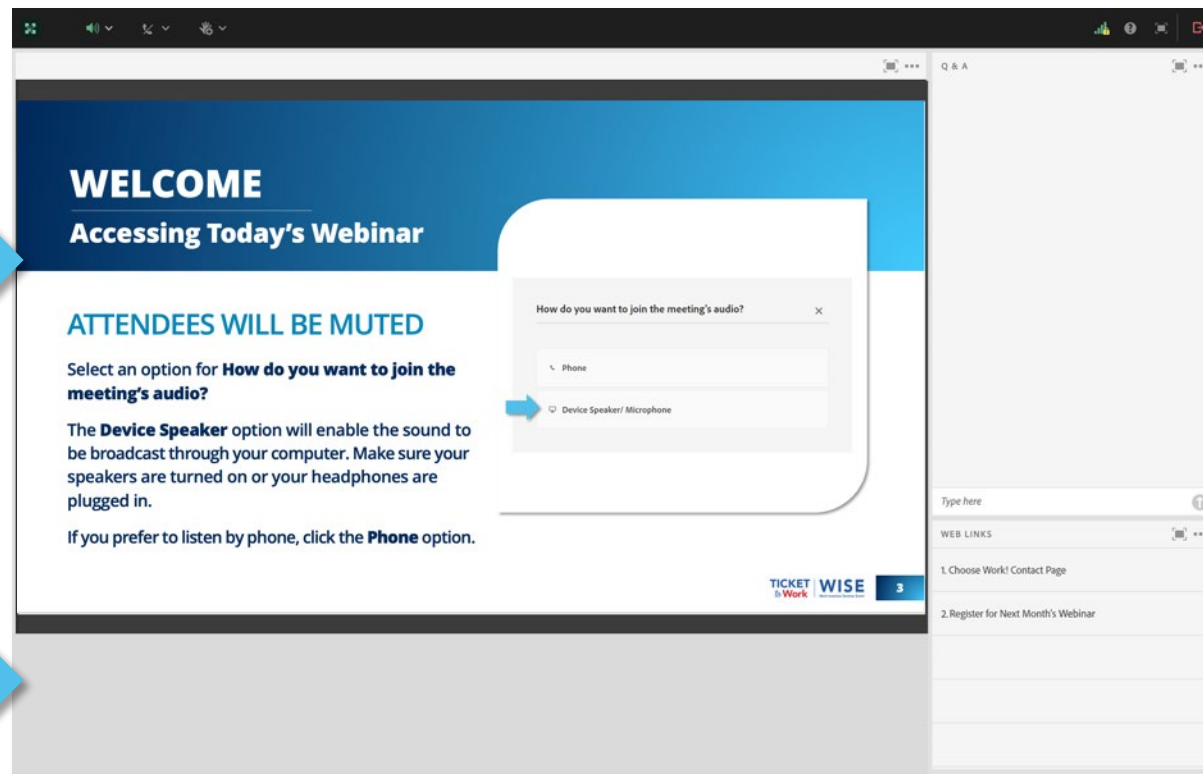
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If you're fluent in ASL and would like support during today's webinar, use our [ASL User Guide](#) that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).

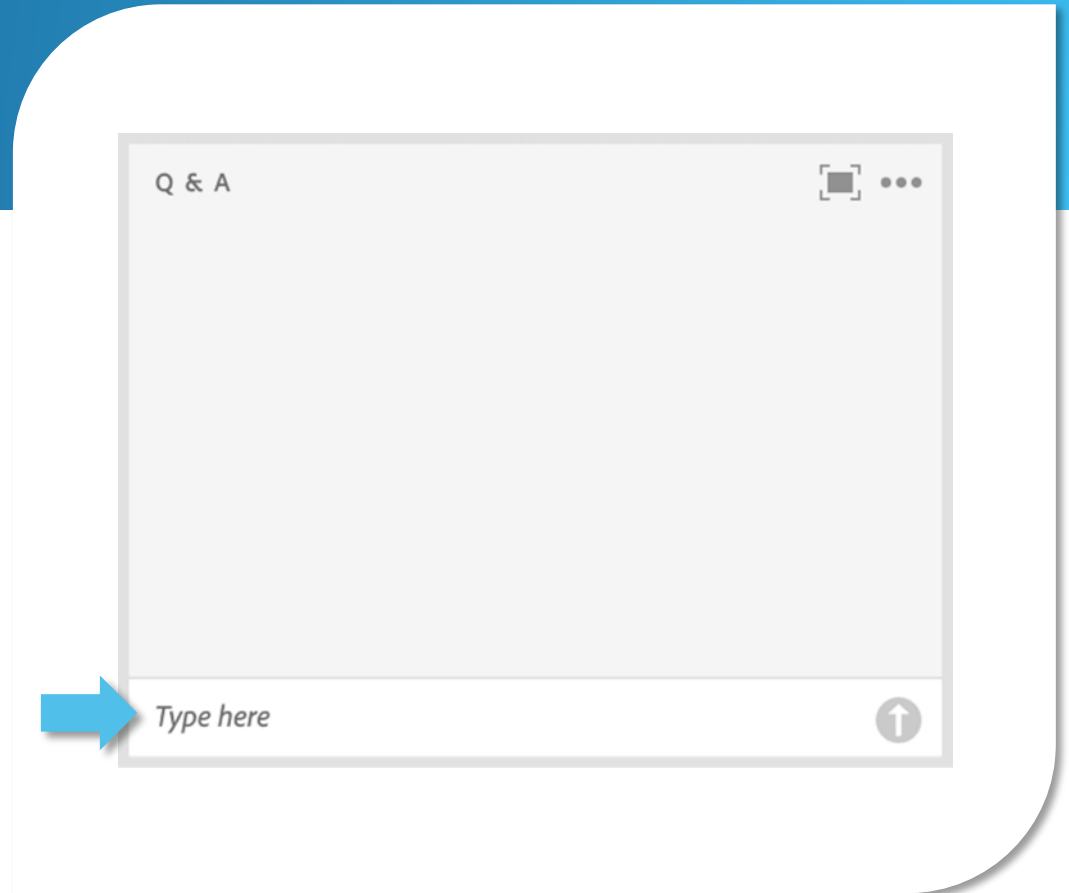


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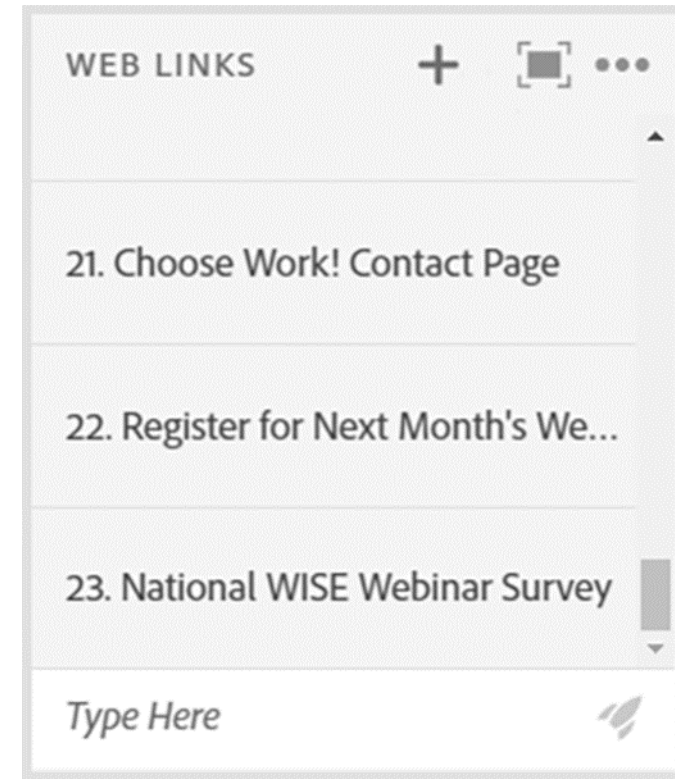


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WELCOME

Presenters



MODERATOR

Derek Shields

Ticket Program Manager



PRESENTER

Raymond A. Cebula, III, J.D.

Cornell University

Webinar Overview

Today, we'll help you and answer questions related to:

Debunking the Biggest Myths About Disability Benefits and Work

What is Ticket to Work?

Who Can Help You Achieve Your Work Goals?



Debunking the 3 Biggest Myths About Disability Benefits and Work

MYTH 1

I cannot work and receive Social Security disability benefits.



The Facts Are...

It's common to be worried you'll lose your benefits if you work, but we have good news!

Social Security has many safety nets in place to help you try working before your Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) ends due to your earnings, including:

- The Ticket to Work Program
- Other Social Security Work Incentives



What is Ticket to Work?

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 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

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 a.m. - 8 p.m. ET

1-866-968-7842

1-866-833-2967 (TTY)

Other Social Security Work Incentives

Social Security has many rules and programs, called Work Incentives, that can help you keep some or all of your benefits for a period of time while you try work.

- Some Work Incentives are available to all Social Security disability beneficiaries, whether you receive SSDI, SSI, or both benefits. And some are specific to the disability benefit you receive.
- If you have questions about which Work Incentives could help you, contact our Ticket to Work Help Line.

Impairment Related Work Expense (IRWE)

- IRWEs are costs for items or services that you need to work because of your disability. Social Security can deduct the costs of an IRWE from your countable income when determining your eligibility for Social Security disability benefits.
- An IRWE must meet the following criteria:
 - The item or service enables you to work.
 - You need the item or service because of a physical or mental impairment.
 - You pay for the item yourself and are not reimbursed by another source.
 - The cost is reasonable.

Example: Impairment Related Work Expense (IRWE)

- Examples of IRWE:
 - Prosthesis
 - Modifications to your vehicle related to your disability that allow you to commute
 - Expenses paid for a guide dog or service animal that enables you to work. This can include purchase of the animal, training, food, license, and veterinary services.



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.



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 2025, if you earn \$1,160 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.
- IRWE provisions do not apply for the purpose of determining a service month in the TWP.

Learn More About the Trial Work Period

Take a look at our [Trial Work Period Fact Sheet](#) 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**.



Photo from Disability:IN

Q&A



MYTH 2

If I go to work, I will automatically lose my Medicare or Medicaid.



The Facts Are...

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

If your benefit payments stop due to earnings or work and you remain medically disabled, you may be able to keep your Medicare and Medicaid through:

- Work Incentives
- Buy-in Programs (available 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 payments stop due to earnings from work if you:

- Have been eligible for an SSI 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

[Updated state threshold amounts](#)

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 state 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.

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

Extended Period of Medicare Coverage

Most SSDI beneficiaries whose benefits 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



Have Medicare Questions?



For more information, please visit [medicare.gov](https://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](#) | [Contact Medicare](#)



MYTH 3

If my Social Security payments stop because I go to work, and then I have to stop working because of my disability, I will have to apply all over again.



The Facts Are...

If your benefit payments ended because you worked and had earnings, and you stop work within 5 years of when your benefits ended, you may be able to have your benefits started again right away.

- To apply, you must have the same disability (or a related one) that qualified you for benefits before.
- You must also not be working at a substantial level, according to Social Security's definition.



Expedited Reinstatement (EXR)

- EXR is a Work Incentive that applies to both SSDI and SSI beneficiaries.
 - It is a safety net for people who successfully return to work and lose their entitlement to SSDI or SSI benefits and work stops within 5 years of when benefits terminated.
 - It allows up to 6 months of temporary benefit payments while awaiting a medical determination; you may also be eligible for Medicare and/or Medicaid during this provisional benefit period.



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

Who Can Help You Achieve Your Work Goals?

As you think about returning to work and possibly changing 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 career you might enjoy and any transferable skills you may have.

Ticket Program Service Providers

Through the Ticket Program, You'll Have Access to a Variety of Ticket Program Service Providers, Including:



Employment
Networks
(EN)



State Vocational
Rehabilitation
(VR) Agencies

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 or 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 and 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?



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 a.m. - 8 p.m. ET



To find a service provider online, visit the [Find Help page](#). Search by:

- ✓ ZIP code
- ✓ Services offered
- ✓ Disability type
- ✓ Languages spoken
- ✓ Provider type
(EN, Workforce EN, VR, or PABSS)



Q&A



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

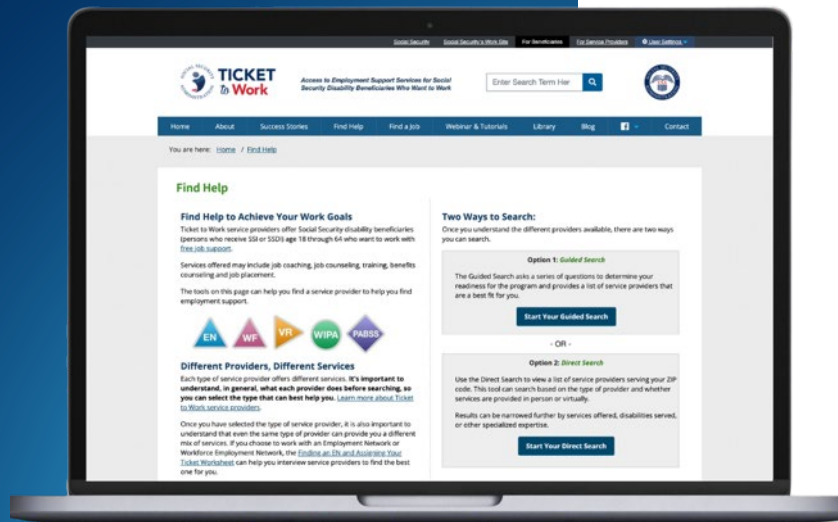
1-866-833-2967 (TTY)

Visit Our Website

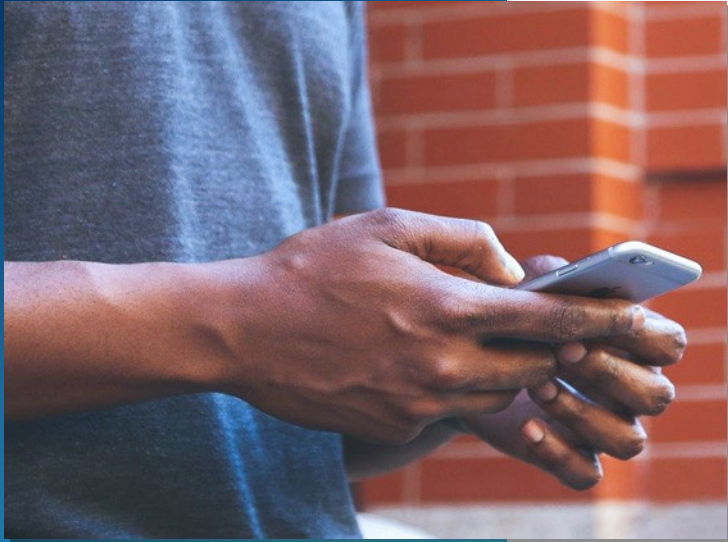
choosework.ssa.gov

Use the Find Help Tool

choosework.ssa.gov/findhelp



How To Connect



Visit the [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 TicketToWork@ssa.gov.

TICKET
to **Work**

WISE

Work Incentive Seminar Event

Join Us for Our Next WISE Webinar!

Ticket to Work: Support on
Your Employment Journey

October 22, 2025

3 p.m. – 4:30 p.m. ET

REGISTER ONLINE

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