

How Will Work Affect My Social Security Disability Benefits?



TICKET
to **Work**

WISE
Work Incentive Seminar Event

FEBRUARY 26, 2025

Live Webinar Will Begin at 3 p.m. ET

Produced at U.S. Taxpayer Expense

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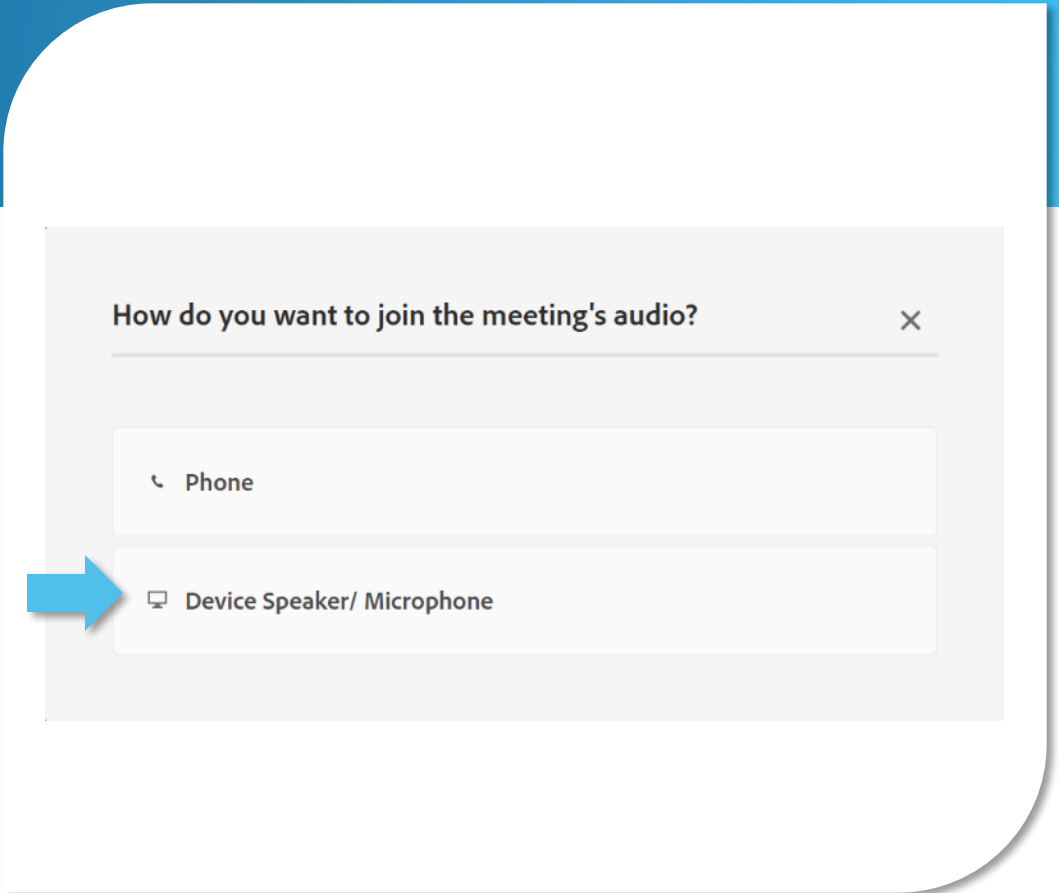
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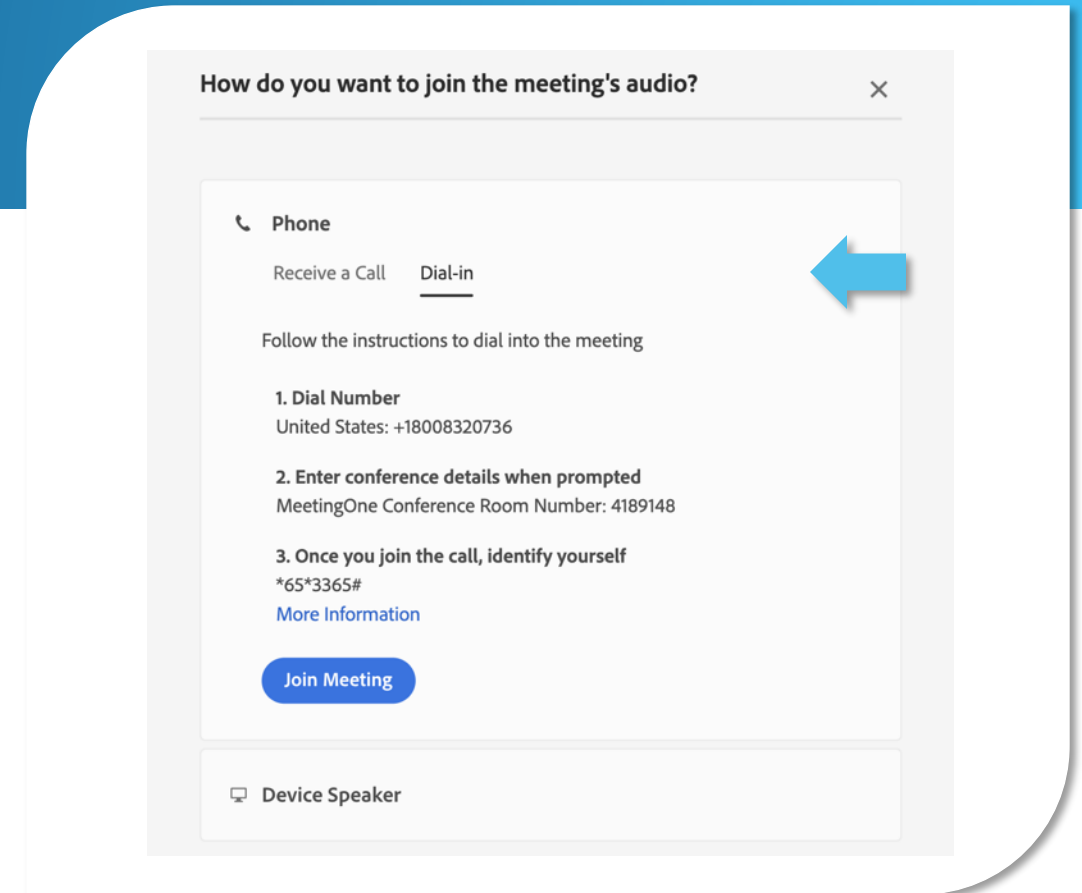
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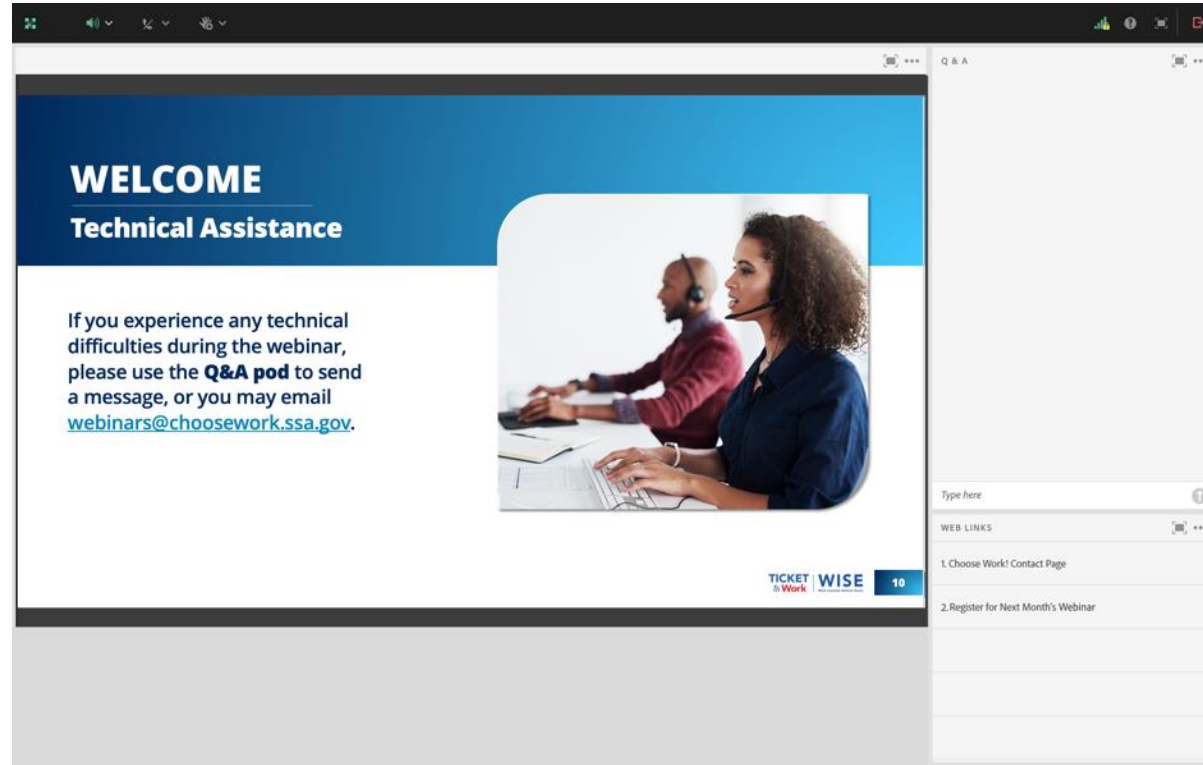
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American Sign Language (ASL)

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).

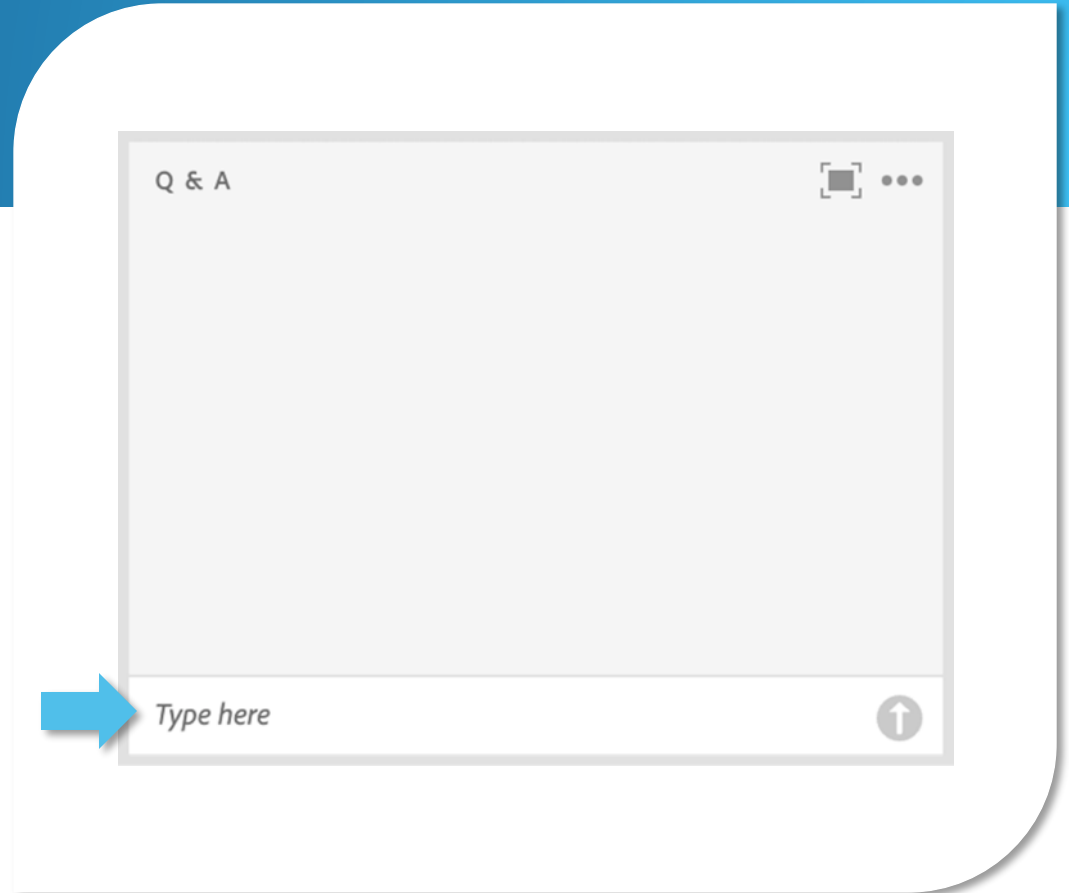


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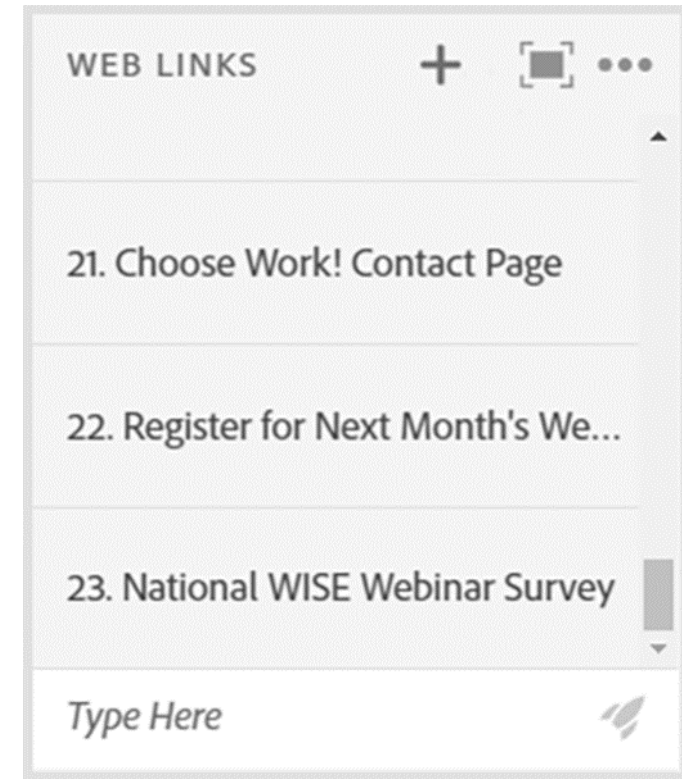


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WELCOME

Presenters



MODERATOR

Derek Shields

Ticket Program Manager



PRESENTER

Raymond A. Cebula, III, J.D.

Cornell University

Webinar Overview

Today, we'll answer questions such as 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



**Social Security
Disability
Insurance
(SSDI)**



**Supplemental
Security
Income
(SSI)**

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

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)





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

How Does Work Affect My Social Security Disability Benefits?

Social Security has many **safety features** in place that let 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 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.

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.



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.




How Can You Get More Information?

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**.



Q&A





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

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 or work (including self-employment) and you remain medically disabled, you may be able to keep Medicaid or Medicare 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 or work 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: 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 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

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](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](#)



Q&A





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

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.

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, job placement assistance, as well as counseling about how earnings from work may affect Social Security disability benefits.




Work Incentive Planning and Assistance (WIPA)

Work Incentives Planning and Assistance (WIPA) is a Social Security funded program that provides Work Incentives counseling to eligible beneficiaries with disabilities.

- Work Incentives are special rules that help beneficiaries try to work for the first time or return to work without immediately losing benefits.
- Social Security Disability Insurance and Supplemental Security Income beneficiaries with disabilities across the country receive free and confidential services if they are working at any level. Including:
 - Working for a company or organization
 - Working for themselves through self-employment or “gig” employment such as food delivery services, dog walking or rideshare driving.
- Contact the Ticket to Work Help Line for a WIPA provider serving your area.

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](#). Search by:

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



Q&A



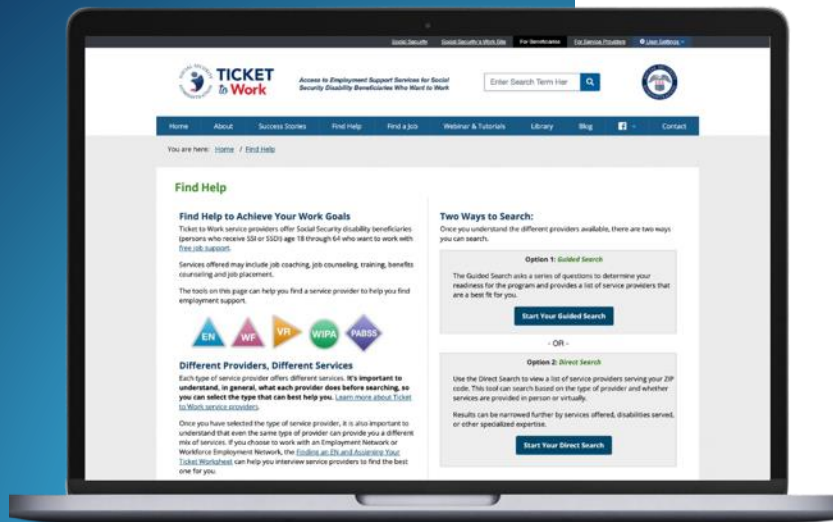
How To Get Started

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!

March 26, 2025

3 p.m. – 4:30 p.m. ET

REGISTER ONLINE

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