

How Will Work Affect My Social Security Disability Benefits?



TICKET
to **Work**

WISE
Work Incentive Seminar Event

FEBRUARY 25, 2026

Live Webinar Will Begin at 3 p.m. ET

How Will Work Affect My Social Security Disability Benefits?



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WISE

Work Incentive Seminar Event

WELCOME

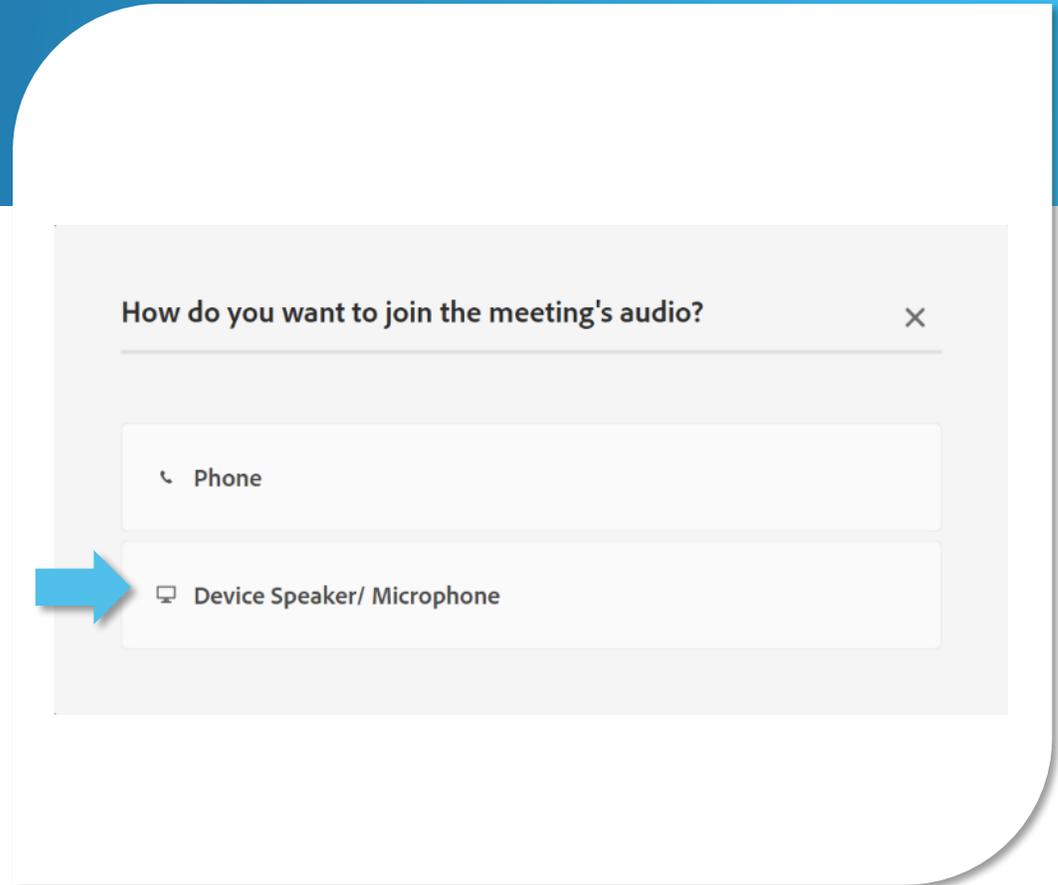
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Select an option for **How do you want to join the meeting's audio?**

The **Device Speaker** option will enable the sound to be broadcast through your computer. Make sure your speakers are turned on or your headphones are plugged in.

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WELCOME

Accessing Today's Webinar

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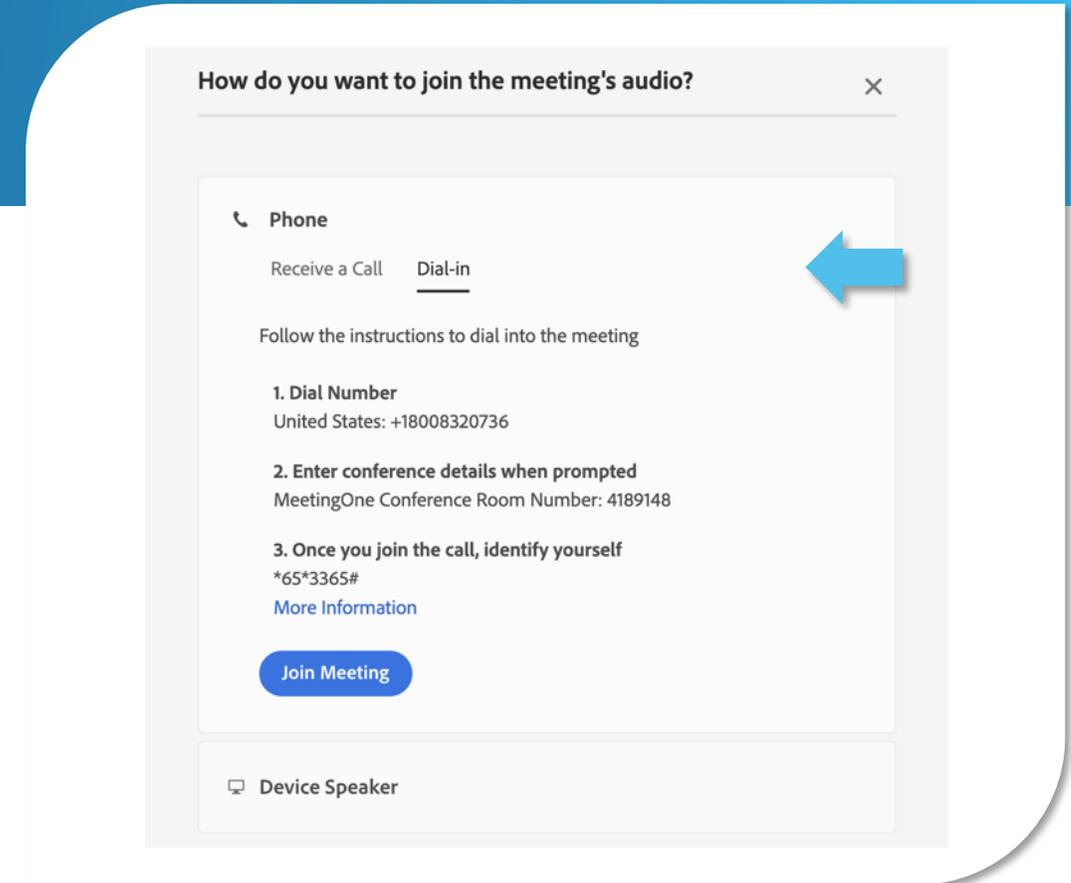
After clicking the **Phone** option as seen on the previous slide, you will see the window shown here.

Select the **Dial-in** option, then click **Join Meeting**.

On your phone, dial:

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

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WELCOME

Adobe Connect Platform

The screenshot shows the Adobe Connect interface with the following components:

- PRESENTATION POD:** Points to the main content area containing the "WELCOME" header, "Accessing Today's Webinar" sub-header, and "ATTENDEES WILL BE MUTED" section. It also includes a "How do you want to join the meeting's audio?" dialog box with "Phone" and "Device Speaker/ Microphone" options.
- Q&A POD:** Points to the "Q & A" sidebar on the right side of the screen.
- CLOSED CAPTIONING POD:** Points to the bottom of the main content area.
- WEB LINKS POD:** Points to the "WEB LINKS" sidebar on the right, which lists "1. Choose Work! Contact Page" and "2. Register for Next Month's Webinar".

WELCOME

Real-Time Captioning

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.

To open closed captioning select the **CC option** from the top menu bar. The captioning link can also be accessed in the Web Links pod under the title **Web Captioning**.

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

CLOSED CAPTIONS

Hide captions

English



Text size



Color



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).

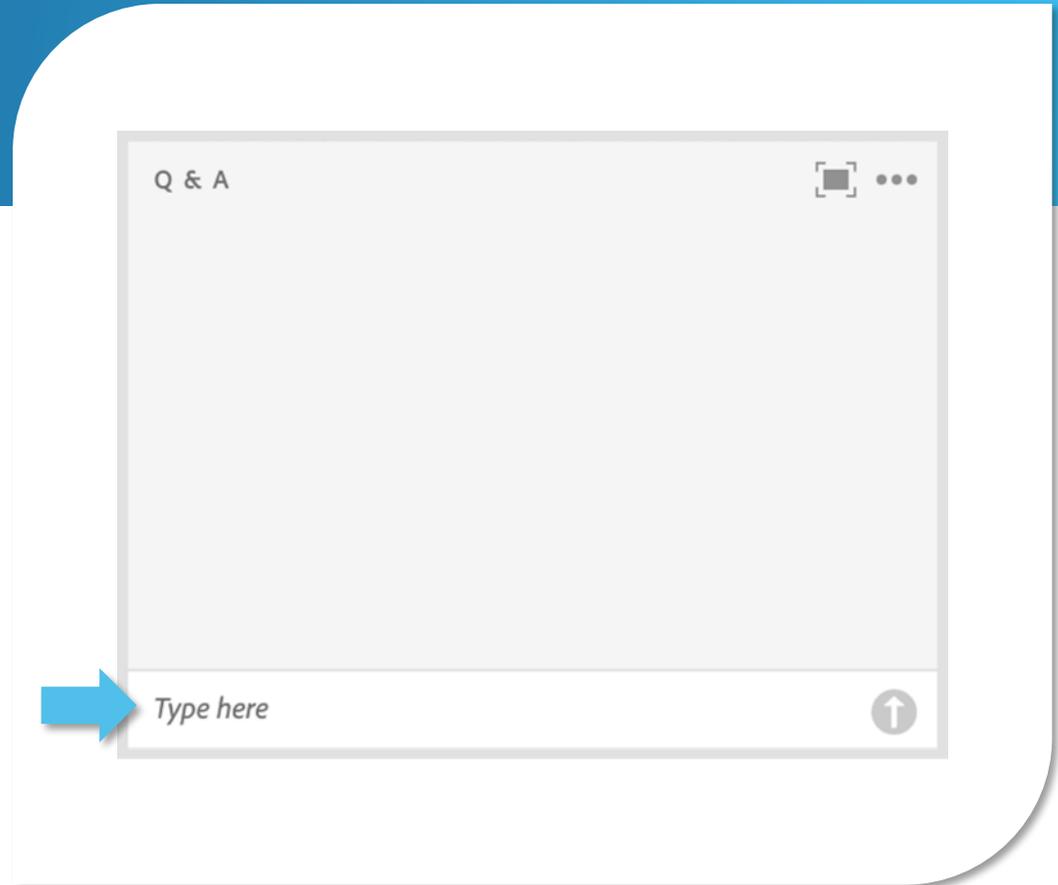


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Questions and Answers (Q&A)

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 TTWwebinars@ssa.gov.

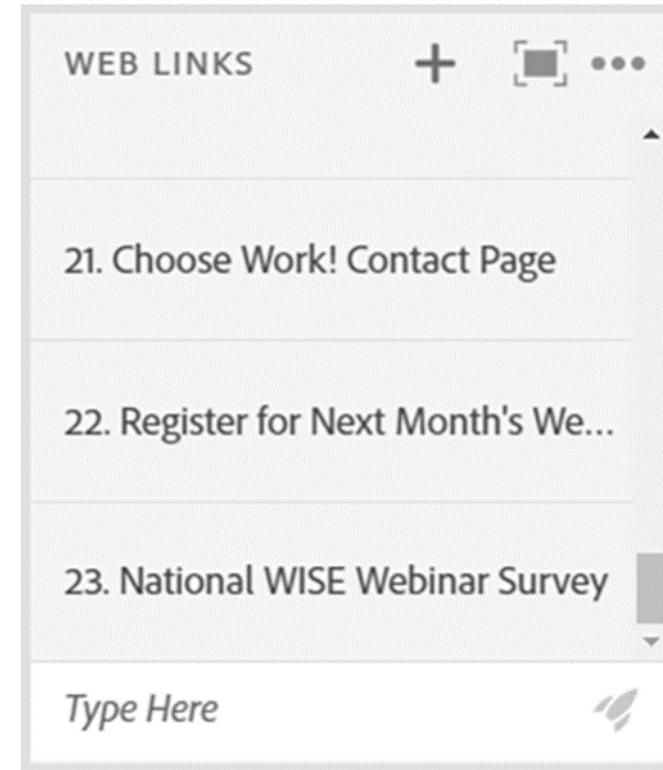


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Webinar Online Resources

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 TTWwebinars@ssa.gov for a list of available resources.



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 TTWwebinars@ssa.gov.



WELCOME

Presenters



MODERATOR

Derek Shields

Ticket Program Manager



PRESENTER

Raymond A. Cebula, III, J.D.

Cornell University

Webinar Overview

Today, we'll 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?

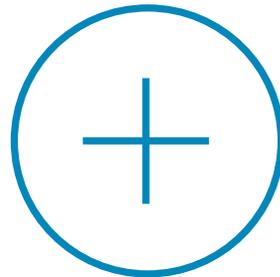
The Ticket to Work Program

- 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



You Are Eligible for the Ticket to Work Program If You:

Are Age
18 Through 64



Receive Social Security
Disability Insurance (SSDI)
AND/OR
Supplemental Security
Income (SSI)

The Ticket Program Can 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 a.m. - 8 p.m. ET

1-866-968-7842

1-866-833-2967 (TTY)





Can I Work and Keep My Social Security Benefits?

Yes. You Can Work While Receiving Disability Benefits.

- Social Security has many safety nets, like Work Incentives, 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 Are 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 toward financial independence.

Who Can Use Work Incentives?

- Some Work Incentives are available to all Social Security disability beneficiaries, whether you receive SSDI, SSI, or both. However, others are specific to the type of disability benefit you receive.
- Two examples of Work Incentives include:
 - Trial Work Period (SSDI)
 - Impairment Related Work Expenses (SSDI/SSI).



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 your full SSDI benefit**, 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 2026, if you earn \$1,210 or more, or work more than 80 hours in self-employment in a month, you are considered to have worked a TWP "service month," which is counted toward your 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!N

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.
- Both SSDI and SSI recipients are eligible to claim an IRWE.
- 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.

[Impairment Related Work Expense](#)

Example: Impairment Related Work Expense (IRWE)

- Examples of IRWE:
 - Prosthesis (sometimes called an “artificial limb”)
 - 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.



Q&A



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

Yes! Here's How:

- 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)

[Medicare and Medicaid Employment Supports](#)



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 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 (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 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



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?**

Ticket to Work Service Providers Can Help You Achieve Your Goals

As you think about starting or returning to work, you may have questions and need support.

- Connecting with a Ticket Program service provider can help you develop achievable goals and determine the steps you need to take to find and maintain employment.
- Ticket Program service providers can also help you identify the type of job or 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?

ENs provide services and supports designed to help you on the path to financial independence through work. They may include helping you to:

- Identify your work goals
- Write and review your resume
- Prepare for interviews
- Request reasonable accommodations
- Receive benefits counseling
- Report wages



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 your 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)



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

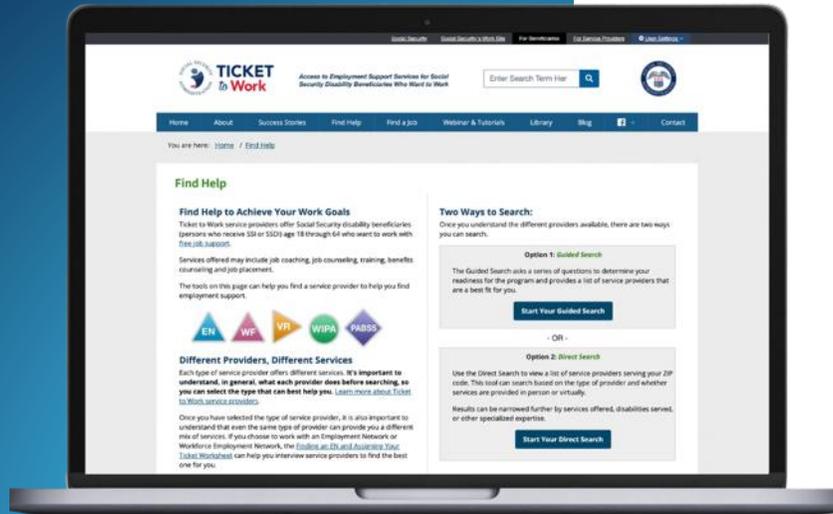
1-866-833-2967 (TTY)

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!

What Is Ticket to Work?

March 25, 2026

3 – 4:30 p.m. ET

REGISTER ONLINE

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