

Debunking the 3 Biggest Myths About Disability Benefits and Work



TICKET
to **Work**

WISE

Work Incentive Seminar Event

APRIL 22, 2026

Live Webinar Will Begin at 3 p.m. ET

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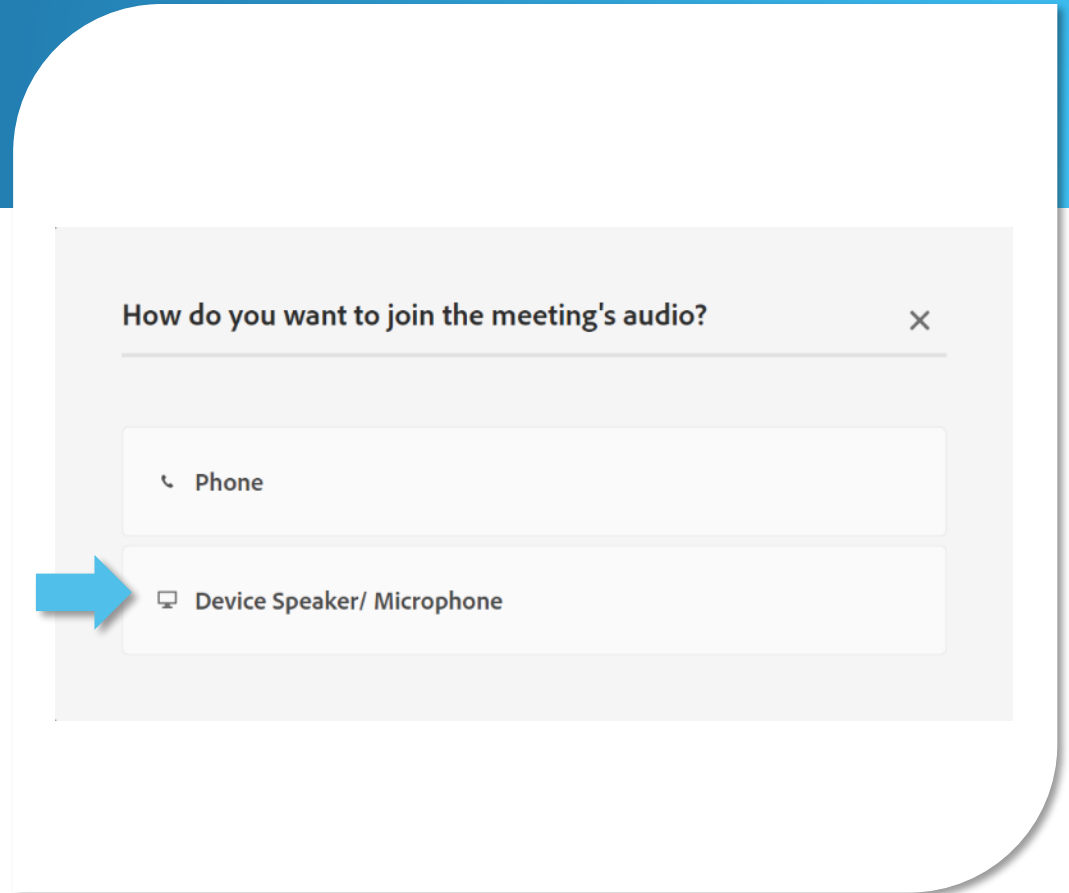
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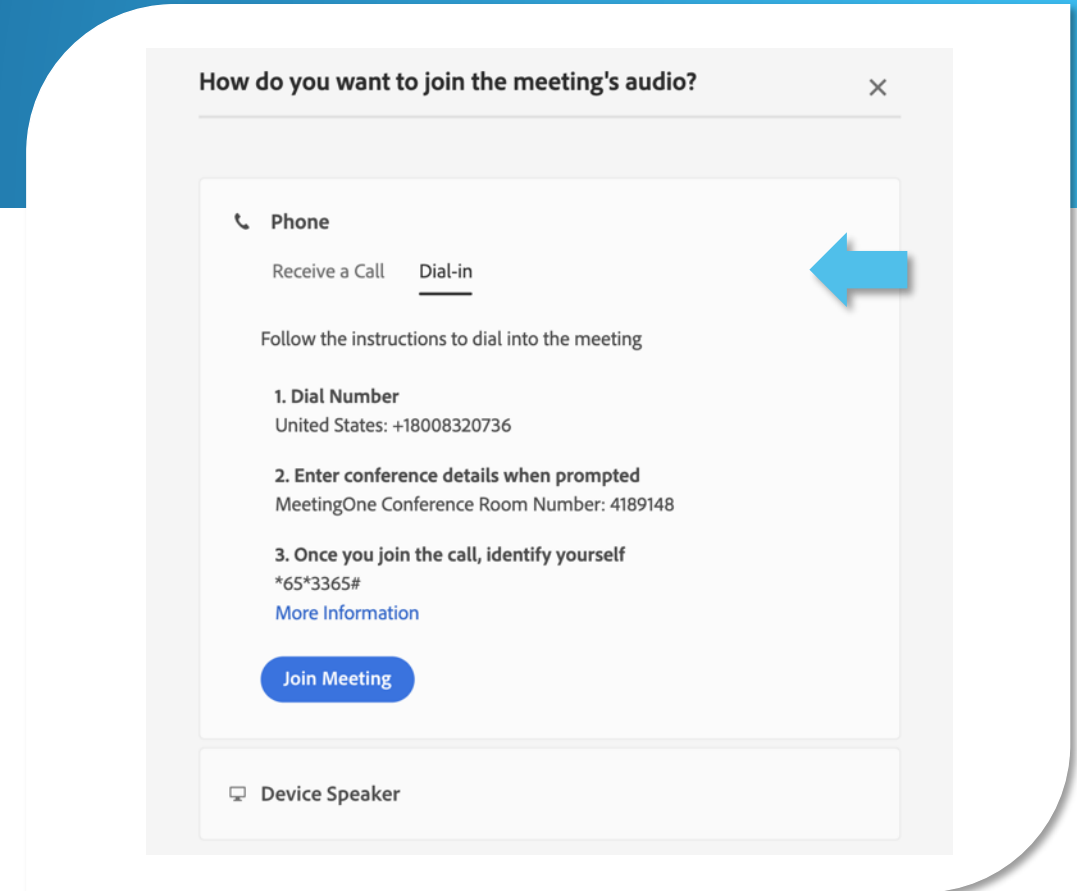
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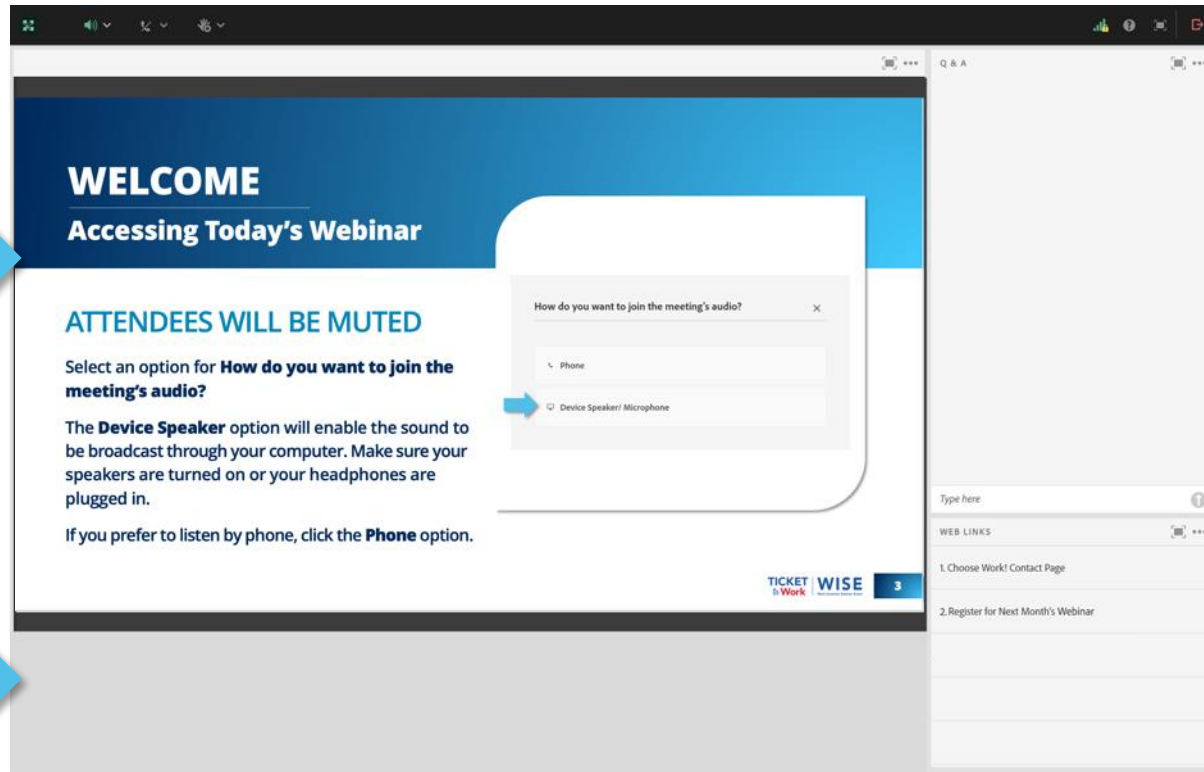
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American Sign Language (ASL)

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).

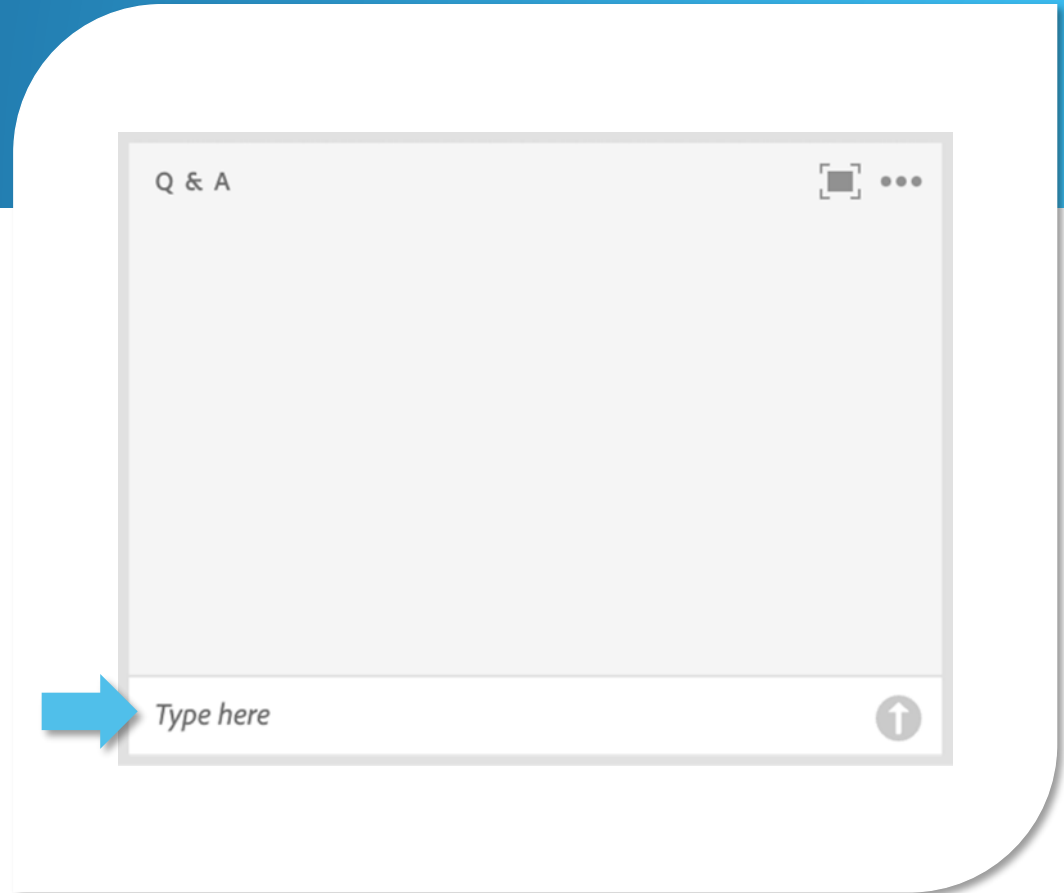


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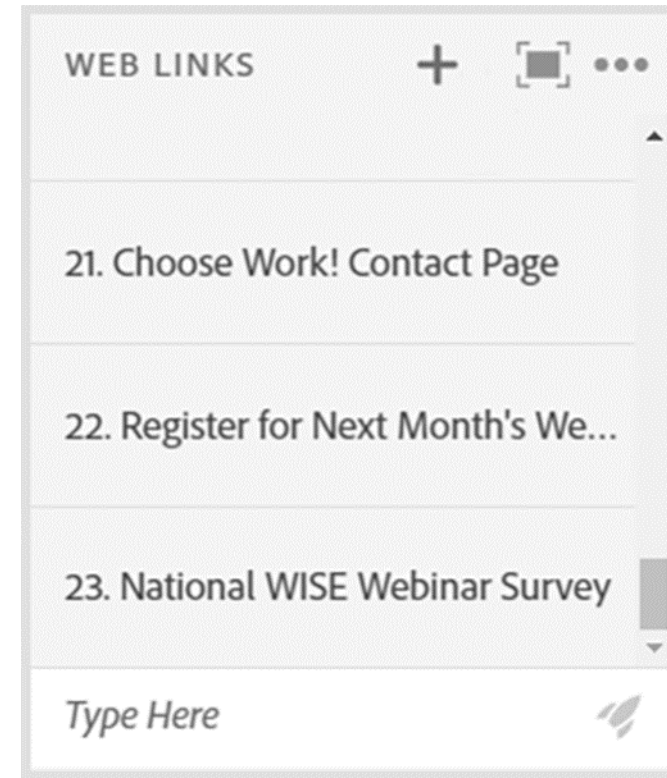


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WELCOME

Presenters



MODERATOR

Derek Shields

Ticket Program Manager



PRESENTER

Raymond A. Cebula, III, J.D.

Cornell University

Webinar Overview

Today, we'll explore topics related to:

Debunking the Biggest Myths About Disability Benefits and 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 will 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 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 Disability Programs



**Social Security
Disability
Insurance
(SSDI)**



**Supplemental
Security
Income
(SSI)**

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 safety nets in place, called Work Incentives, that allow you to keep some or all of your benefits while you try work.

- 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 can replace their Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefit payments with earnings from employment or self-employment, according to Social Security's standards.
- Whether you are 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.

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.
- Whether you receive SSDI, SSI, or both, you 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.



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 will 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 (TWP) 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 of 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



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)

[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.

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?**

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 a path to find and maintain employment in your new career.
- Ticket Program service providers can 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?

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 extensive 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)



National Apprenticeship Week 2026

This year, [National Apprenticeship Week](#) is April 26 – May 2, 2026.

Apprenticeships provide:

- Hands-on career training. Learn while you earn.
- An education.
- A career.
- National credential.

Look for our new blog post!



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

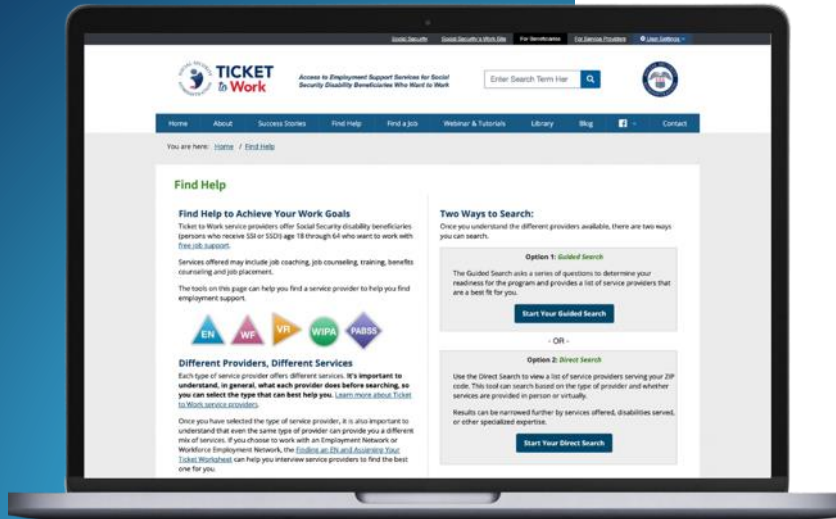
1-866-833-2967 (TTY)

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

May 27, 2026

3 – 4:30 p.m. ET

REGISTER ONLINE

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