

Debunking the 3 Biggest Myths About Disability Benefits and Ticket to Work



TICKET
to **Work**

WISE
Work Incentive Seminar Event

SEPTEMBER 23, 2026

Live Webinar Will Begin at 3 p.m. ET

Produced at U.S. Taxpayer Expense

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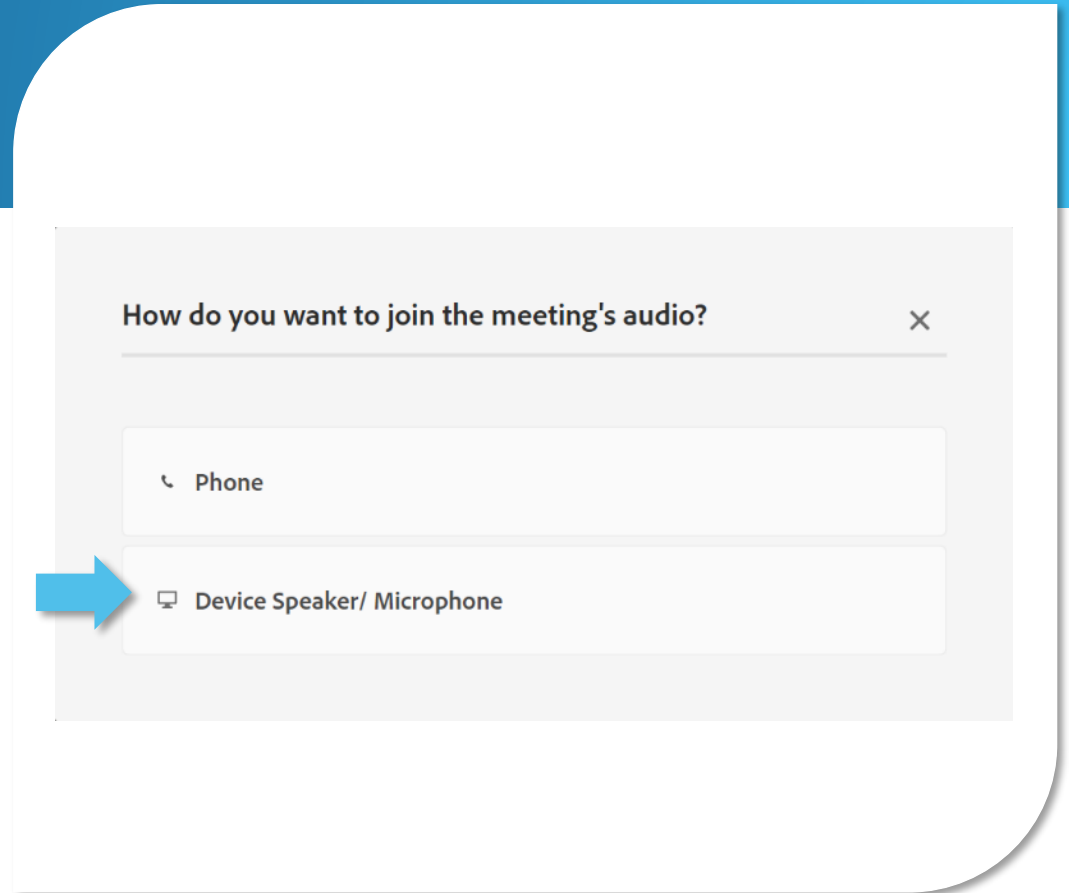
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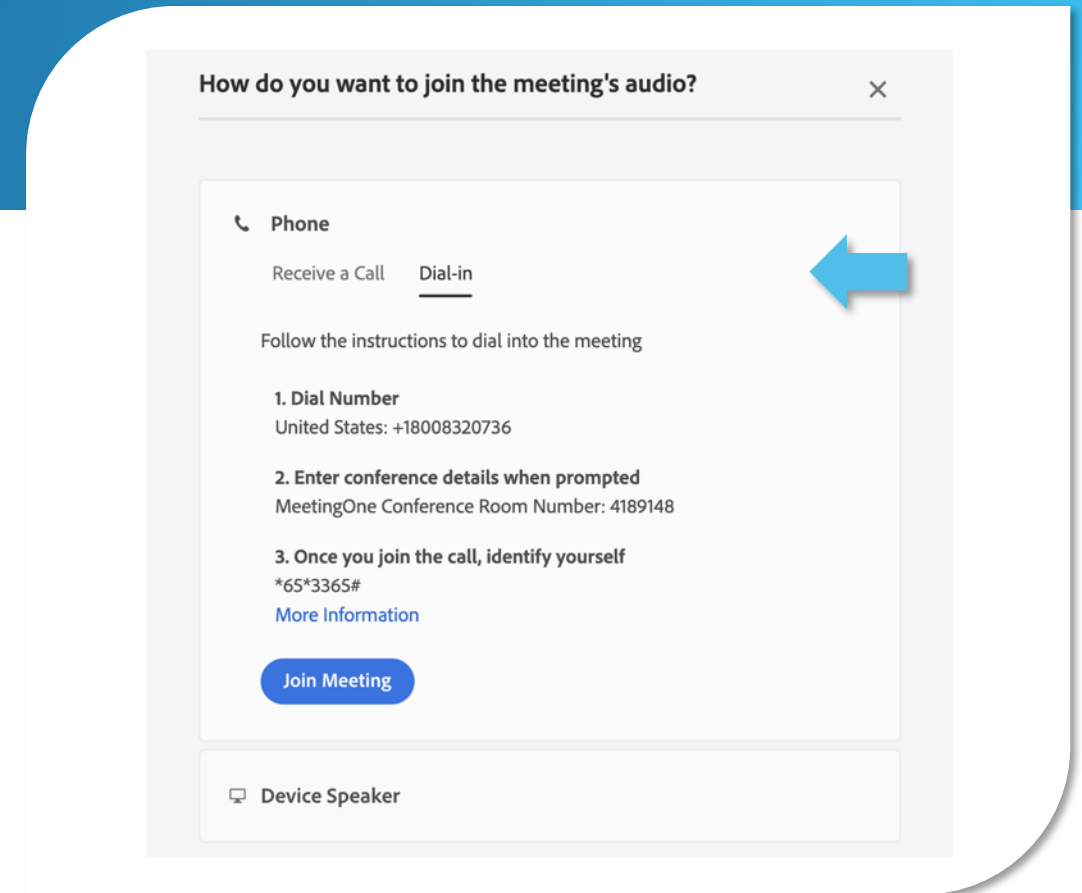
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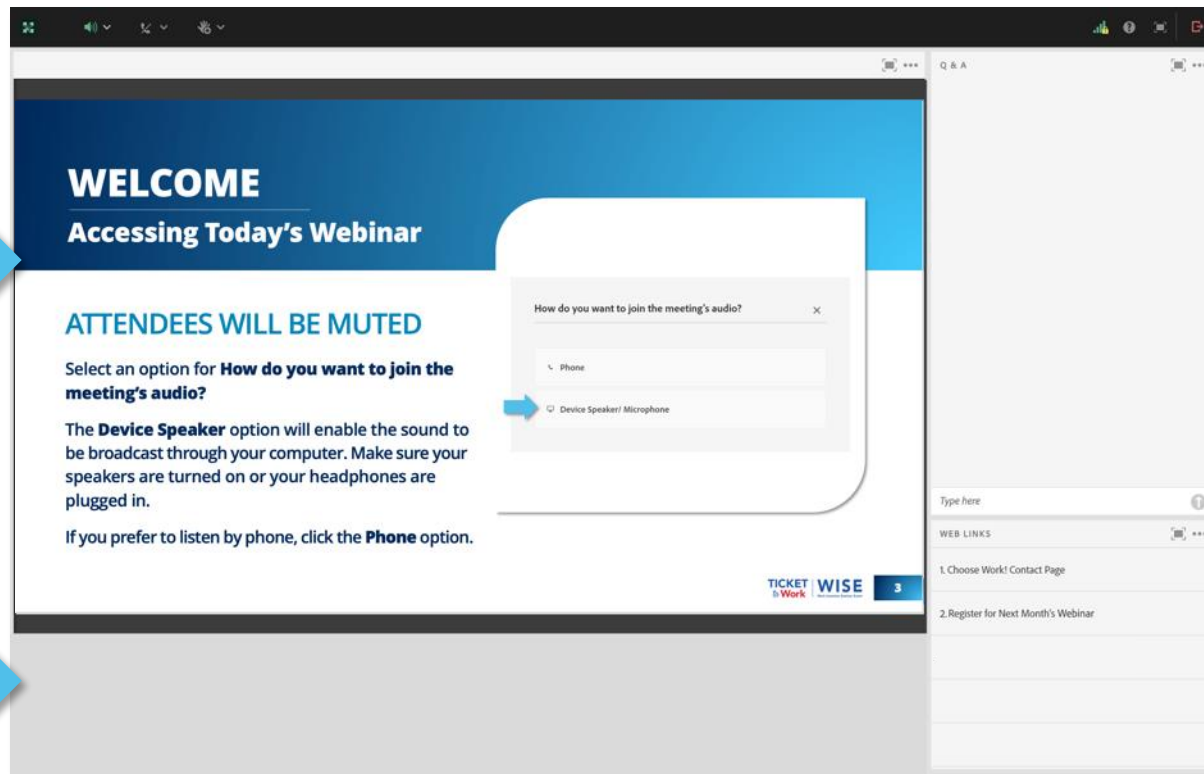
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American Sign Language (ASL)

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).

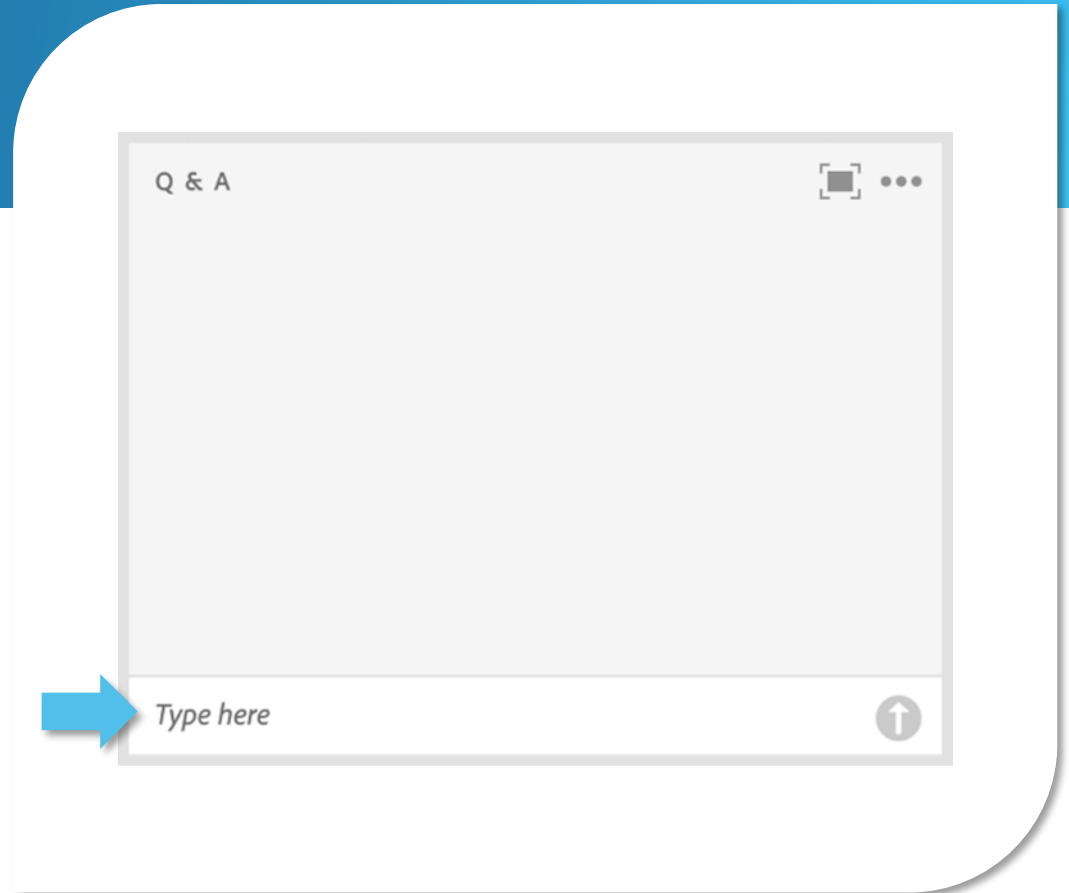


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Please use the **Q&A pod** to submit any questions you have during the webinar, and we will direct the questions accordingly during the Q&A portion.

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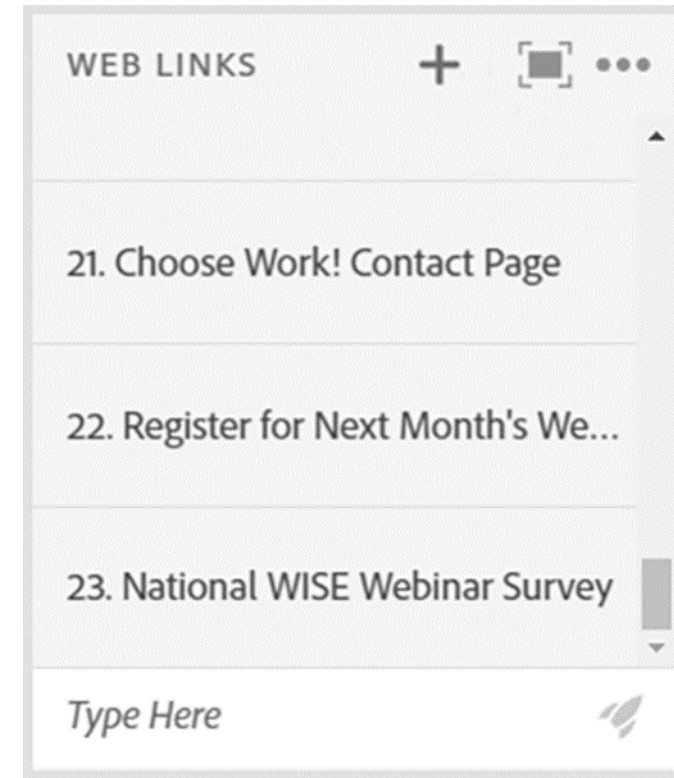


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Debunking the 3 Biggest Myths About Disability Benefits and Ticket to Work



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Presenters



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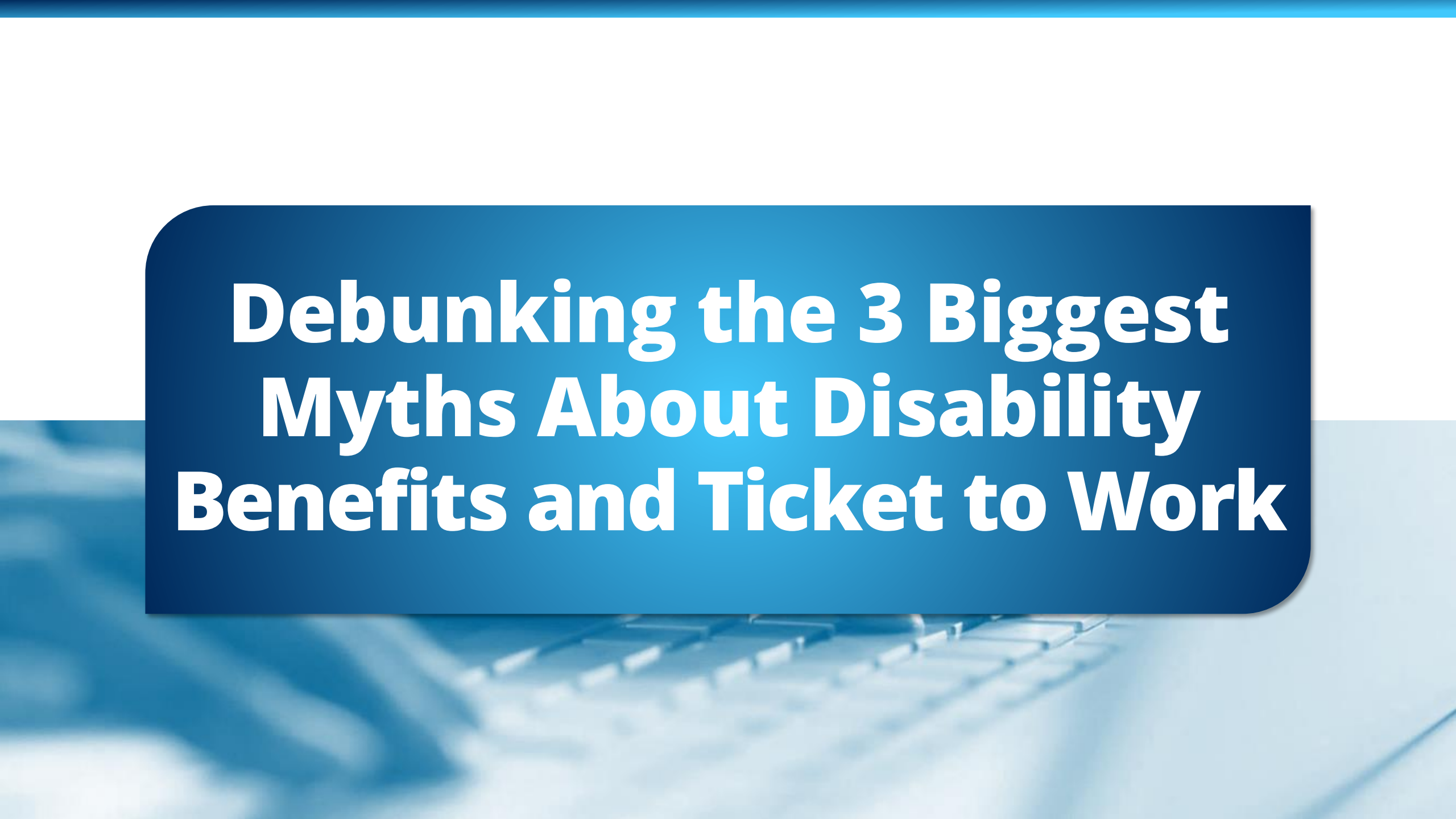
Cornell University

Webinar Overview

Today, we'll explore topics related to:

Debunking the 3 Biggest Myths About Disability Benefits and Ticket to Work

Who Can Help You Achieve Your Work Goals?



Debunking the 3 Biggest Myths About Disability Benefits and Ticket to 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



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
- Gives you access to support, resources, and guidance to take your next step toward work



What Does Free and Voluntary Mean?

Free

- For eligible beneficiaries, there is no cost to participate in the Ticket to Work Program.

Voluntary

- You choose whether to participate.
- You and your service provider choose to work together on your path to financial independence.

Ticket to Work is an opportunity — not an obligation.



What Does a "Ticket" Mean?

A Ticket is your opportunity to get support on your path to work.

When you have a Ticket, you can choose to:

- Set a work goal that fits your interests and abilities.
- Get free, individualized support from a service provider.
- Build skills, find a job, or advance in your career if you're already working.
- Work toward financial independence and learn how earnings from work will affect your benefits.

Your Ticket isn't a job — it's a tool that can help you get a job.

Who is Ticket to Work for?

You may be a good fit for Ticket to Work if you are:

- Thinking about working for the first time
- Interested in returning to work
- Already working and want to increase your hours or earnings
- Interested in a new career
- Considering education or job training
- Unsure what type of work might be right for you
- Ready to take the next step toward financial independence

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 make it easier to start or return to work while allowing you to keep your benefits and Medicare or Medicaid for a period of time as you transition toward financial independence.
- They support you whether you're working for the first time, restarting work after an illness or injury, or growing your career.

Your Path to Financial Independence

Ticket to Work and other Work Incentives work together to give you the support you need as you explore work, grow in a job, or return to employment.

Here's how they help you succeed:

- Protect your benefits and health coverage while you test your ability to work.
- Reduce countable income through Impairment Related Work Expenses (IRWEs), helping you keep needed support during work.
- Give you time to get established in a job.
- Offer individualized guidance through Ticket to Work service providers who help with job searches, resumes, interviews, and understanding Social Security's rules.

Why Try Work?

- Work can provide more income, more stability, and greater independence over time.
- You'll gain new skills, build professional connections, and create opportunities that support your long-term goals.
- And you don't have to do it alone — Ticket to Work is here to support every step of your journey.



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 ([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 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 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 I try working and it doesn't work out, I'll have to start over and reapply for disability benefits.



The Facts Are...

If your benefit payments stopped because you worked and earned wages, and you stop working within five years of when those benefits ended, you may be able to restart your benefits 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 ended.
- 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, working for the first time, or advancing in your current job, 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 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



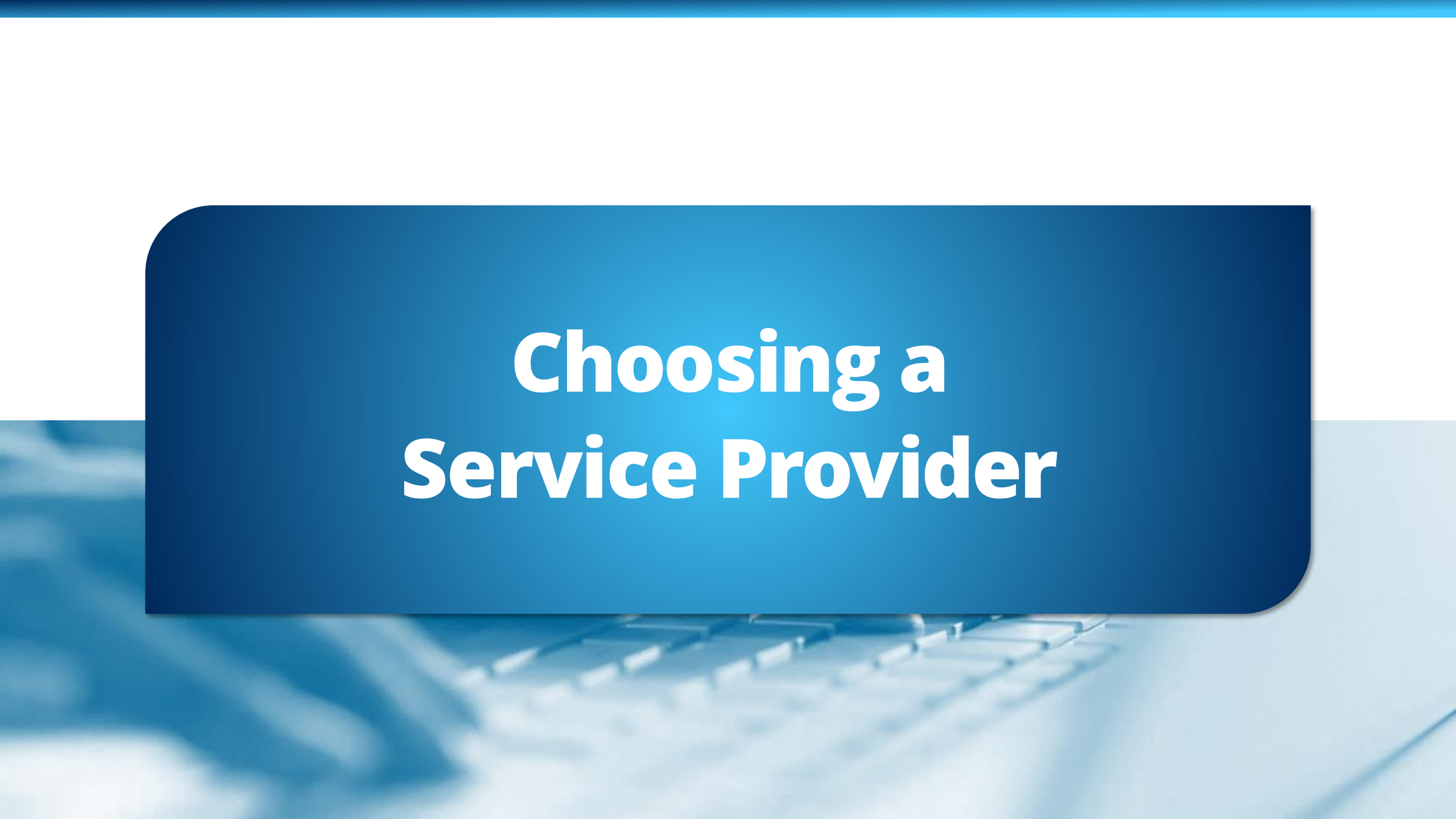
Some states have separate VR agencies that serve individuals who are blind or visually impaired.

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.





Choosing a Service Provider

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)



Find Help With the Find Help Tool

Ready to explore your options? Start with Find Help.

The Find Help Tool can help you search for Ticket Program service providers based on your needs and goals.

Use it to:

- Search for service providers, including ENs and VR agencies.
- Explore the services and supports that service providers offer.
- Find providers that work with people in your area or virtually.
- Compare your options before deciding who to contact.

You're in control of choosing the provider that's right for you.

Find Help to Achieve Your Work Goals

The [Find Help](#) tool offers two ways to search for service providers that fit your needs.

Guided Search: Asks a series of questions to help you determine your readiness for the program and provides a list of service providers that may be a fit for you.

Direct Search: View a list of service providers serving your ZIP code.

- Search based on the type of provider and whether services are provided in person or virtually.
- Results can be narrowed further by services offered, disabilities served, or other specialized expertise.

Two Ways to Search:

Once you understand the different providers available, there are two ways you can search.

Option 1: Guided Search

The Guided Search asks a series of questions to determine your readiness for the program and provides a list of service providers that are a best fit for you.

[Start Your Guided Search](#)

- OR -

Option 2: Direct Search

Use the Direct Search to view a list of service providers serving your ZIP code. This tool can search based on the type of provider and whether services are provided in person or virtually.

Results can be narrowed further by services offered, disabilities served, or other specialized expertise.

[Start Your Direct Search](#)

Selecting Search Options

- In the [Find Help](#) Tool, after clicking the Direct Search option, choose the search options that you are interested in.

For example, you might select:

- **Provider Type: Employment Network (EN)**
- **In-person services near you, by entering your ZIP code and distance from ZIP**
- **Employment Services, to help you prepare for a job hunt**
- **The appropriate Disabilities Served**
- When done, click the Update Results button.

The screenshot shows the 'Search Options' form with the following sections and selections:

- Basic Information**
 - Provider Type**
 - ☒ Employment Network (EN)
 - ☐ Vocational Rehabilitation Agency (VR)
 - ☐ Benefits Counseling (WIPA)
 - ☐ Legal Services (PABSS)
 - Providing Services**
 - ☒ In-Person Services
 - ☐ Virtual Services
 - ZIP Code**: 11372
 - Distance from ZIP**: 10 Miles
 - Provider Name**: (empty field)
- Services Provided**
 - Career Preparation Services**
 - ☐ Career Planning
 - ☐ Job Coaching/Training
 - ☐ Resume Writing
 - Employment Services**
 - ☒ Job Placement Assistance
 - ☒ Direct Job Placement
 - On-the-Job Services**
 - ☐ Job Accommodations
 - ☐ Ongoing Employment Support/Job Retention
 - Other Services**
 - ☐ Special Language Capability (including Braille and Sign Language)
 - ☐ Transportation Services
 - ☐ Wage Reporting Guidance
- Populations Served**
 - Disabilities Served**
 - ☐ Hearing Impairments
 - ☐ Visual Impairments
 - ☒ Mental Impairments
 - ☐ Other
 - Specializations**
 - ☐ Young Adults
 - ☐ Veterans
 - ☐ Self-Employment
 - Languages**
 - ☐ Sign Exact Language
 - ☐ Most (Language Line)
 - ☒ English
 - ☐ Spanish
 - Factors for Success**

Update Results

Current Filters: EN x ZIP: 11372 x 10 Miles x In-Person x Job Placement x Direct Job Placement x Mental Impairments x English x

Contacting Service Providers

After clicking the Update Results button, the available service providers that fit the criteria you selected will appear.

- Review the details provided and contact the service providers that you think may be a good fit for you.
- When contacting a service provider, it's important to remember that they must also agree they are a good fit for you, and that they want to work as part of your employment team.

The screenshot displays three service provider profiles in a list format. Each profile has a header bar with the provider's name, a star icon, and a 'Visit Website' link. Below the header, there are tabs for 'Employment Network', 'Multi-State', and 'Both In-Person and Virtual'. The main content area is divided into three columns: 'Primary Contact', 'Main Phone', and 'Primary Address'. Each column contains the provider's name, phone number, email address, and a 'Show Details' button. The 'Primary Address' column also includes a 'Distance' measurement and a link to 'Open address in Google Maps'.

Provider Name	Primary Contact	Main Phone	Primary Address	Distance
GOODWILL IND OF GREATER NY AND NJ	ELIZABETH MAHER Email: emaher@goodwillny.org	718-594-3748 Toll Free	4-21 27TH AVENUE, ASTORIA, NY, 11101 Open address in Google Maps	2 Miles
LIVING WELL LCSW PC MPAS	JOANNA HERBACZEWSKA Email: joanna@livingwell.nyc	718-701-2911 Toll Free	188 WOODPOINT RD, BROOKLYN, NY, 11211 Open address in Google Maps	4 Miles
PROVETT INC	ARTHUR RIPLEY Email: aripley@provettusa.com	212-727-9307 Toll Free: 800-208-5170	2825 THIRD AVENUE SUITE 301, BRONX, NY, 10455 Open address in Google Maps	4 Miles

Q&A



You Can Explore Work Without Having All the Answers

You don't need to:

- Have a job
- Know exactly what career you want
- Be ready to work full time
- Have all the skills you need
- Know how work will affect your benefits

Ticket to Work can help you explore your options, identify your goals, and build a path toward work.



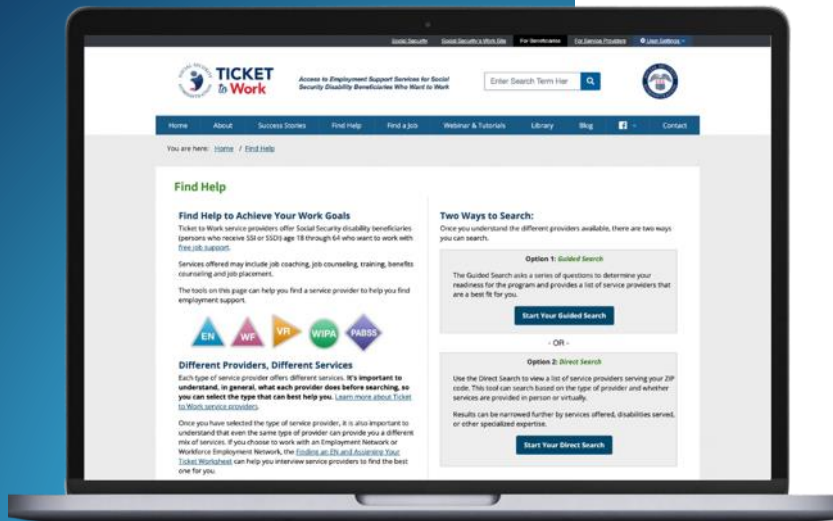
How To Get Started

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.

Join Us for Our Next WISE Webinar!

October 28, 2026

3 – 4:30 p.m. ET

TICKET | **WISE**
to Work | Work Incentive Seminar Event



REGISTER ONLINE

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