



## Podcast Transcript

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### Social Security's Top Five Most Common Work Incentives

**Opening:** You are listening to the Social Security Ticket to Work podcast series. Get answers to your questions, access information and resources, and receive expert advice on Work Incentives and the Ticket to Work program.

#### **Ticket to Work:**

Social Security administers two programs for people with disabilities, who may qualify under either or both programs. The first, Social Security Disability Insurance, pays if you are "insured" meaning that you have previously worked and paid Social Security taxes. The other, Supplemental Security Income, pays benefits based on financial need. If you are approved for Social Security benefits, it's because Social Security has recognized that you are unable to work due to your disability. However, Social Security also recognizes that, with the right services and supports, many people may eventually be able to rejoin the workforce or work for the first time.

The Ticket to Work program is one of Social Security's Work Incentives. Work Incentives are special Social Security rules designed to help people who receive disability benefits succeed in achieving their employment goal and becoming financially independent.

In a nutshell, Ticket to Work and Work Incentives can help you increase your income and can provide you assurance and stability as you pursue long-term financial independence. They can also connect you with people, resources and services to help you build your employment team and develop your employment plan. You may also be able to use Work Incentives to restart your benefits if your disability requires you to stop working. You can even maintain your Medicare and/or Medicaid and some cash benefits while getting work experience.

So how do they work? We'll walk you through the five most common Work Incentives including which Work Incentives work together and how, and who is eligible to use

them. First we'll review the two most common Work Incentives that apply to Social Security Disability Insurance or SSDI.

The **Trial Work Period** is a Work Incentive that allows you to test your ability to work for at least nine months. During your Trial Work Period, you can receive your full SSDI cash benefit, no matter how much you earn, assuming that your disability continues throughout this time period. All you have to do is report your work and earnings to Social Security. If you need help figuring out the reporting process, contact your State Vocational Rehabilitation Agency, an Employment Network or the Ticket to Work Help Line. What's great about the Trial Work Period is that it offers you a chance to try to work while you keep your cash benefits. If you find that you're not able to continue working, that's okay. Your benefits will still be there for you.

Next we'll discuss the **Extended Period of Eligibility** or the EPE. The EPE builds off of the Trial Work Period that we just discussed. Once you've completed the nine month Trial Work Period, you move into the EPE. It provides 36 consecutive months of continued eligibility for Social Security benefits while you work. During the EPE, you can receive your full cash benefit for the months in which your earnings from work and other sources are below the Substantial Gainful Activity, or SGA amount. SGA is a dollar amount that Social Security uses to evaluate your 'earned income' and to determine whether you are eligible to receive cash benefits. For people whose disability is blindness, the monthly SGA amount for 2013 is \$1,740. For people with disabilities other than blindness, the SGA amount for 2013 is \$1,040. To use the EPE, you report your work and earnings to Social Security, just like you did in your Trial Work Period. Also, be sure to alert Social Security if your earnings fall below SGA so they can start sending your benefit checks again. To learn more about SGA and EPE, speak with a knowledgeable representative on the Ticket to Work Help Line.

Now we'll discuss a Work Incentive that can only be used by those who receive Supplemental Security Income, or SSI. This Work Incentive is called **Earned Income Exclusion** or EIE. The EIE works like this: if you are an SSI recipient and you are earning enough money through work, Social Security counts less than half of those earnings as 'earned income.' That means less than half of your earnings count against your SSI benefits. With this Incentive, working *will* give you more money at the end of the month!

The last two Work Incentives we will share with you today apply to both SSDI and SSI recipients. The first one is **Expedited Reinstatement** or EXR. Say you've been working for a couple of years. You've completed the Extended Period of Eligibility and your earnings have been high enough that you no longer receive cash benefits. But, your disabling impairment persists and you feel like you can no longer work. In this situation, EXR may be able to help you. If you are within five years of receiving your last benefit check, you can ask Social Security to reinstate your benefits without having to go through the whole application process all over again. Some exclusions apply, so speak with the Ticket to Work Help Line to learn more.

The last Work Incentive that we'll cover today relates to medical **Continuing Disability Reviews** or CDRs. Social Security performs routine reviews of disability cases to ensure that an individual still meets the medical requirements to receive disability benefits. If you are participating in the Ticket to Work program and making expected progress on the plan that you and your Ticket to Work service provider have agreed to, you will be exempted from the CDR requirement.

We've covered a lot of information about Work Incentives today. Just remember, Social Security's Work Incentives have many advantages that are designed to provide you with a safety net so that you can receive training or education for new skills, improve the skills you already have, start a career, and gain confidence in your ability to work. Find out which Work Incentives are right for you!

If you have any questions about what we discussed or you'd like to learn more about the Ticket to Work program, visit [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work), or call the Ticket to Work Help Line at **1-866-968-7842 for voice** or **1-866-833-2967 for TTY**.

**Closing:** Stay tuned! Sign up to receive updates on our 2013 podcast series at [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).