Helping You Today So You Succeed Tomorrow

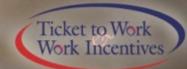
## **TICKET TO WORK**

Free Support Services for People Who Have a Disability and Are Ready to Work

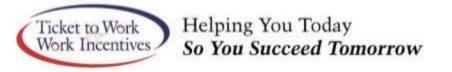
**Work Incentives Seminar Event** 



Date: Wednesday, January 27 Time: 3:00-4:30 pm EST









#### Accessing Today's Webinar

Toll-Free number: <u>1-855-244-8681</u>

Access code: 669-456-420

A webinar accessible PDF and text document are located at the URL link you received in your WISE confirmation and access letter.



## Webinar Accessibility



#### **Real-Time Captioning**

Real-time captioning is provided during this webinar.

Closed captioning:

http://www.captionedtext.com/client/event.aspx?CustomerID=846&EventID=2839624

The captions can also be found in the Media Viewer panel, which appears in the lower-right corner of the webinar platform.

If you want to make the Media Viewer panel larger, you can minimize other panels like Chat, Q&A, and/or Participants.

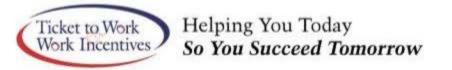


The webinar presentation, transcript, and audio recording will be available in approximately two weeks on our website <a href="https://www.choosework.net">www.choosework.net</a>.

#### Webinar Question & Answer Period

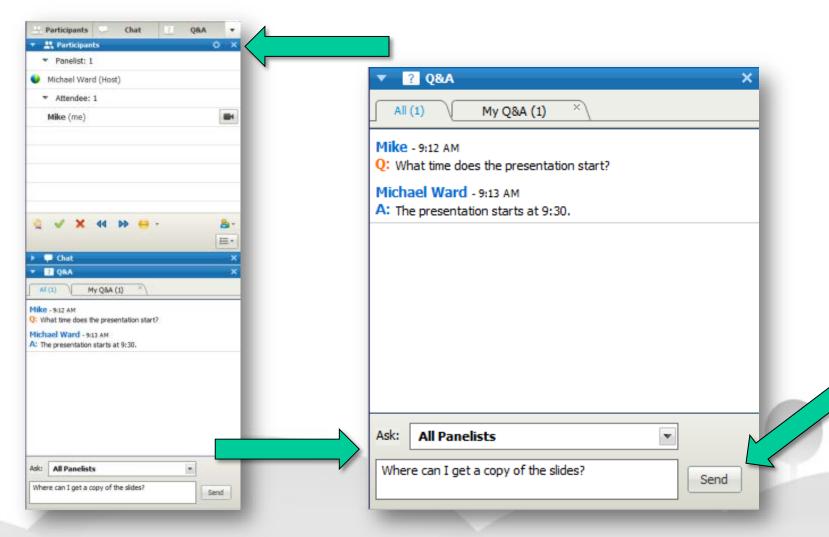
During the webinar, submit your questions to the webinar question and answer box or to <a href="mailto:webinars@choosework.net">webinars@choosework.net</a>

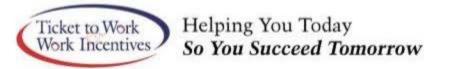
If you have questions after the webinar, email them to <a href="mailto:support@choosework.net">support@choosework.net</a>





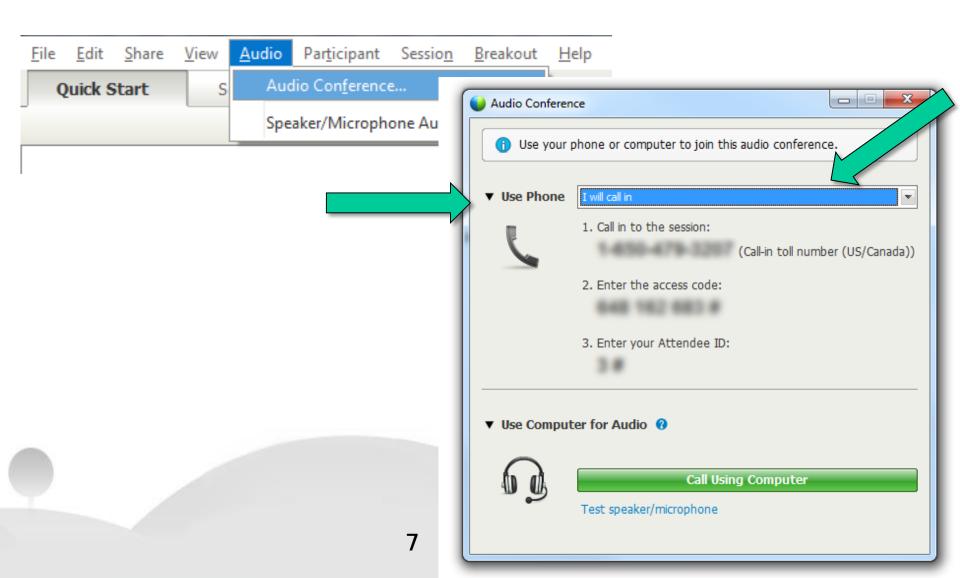
#### **Audio and Questions Panels**







#### **Audio and Questions Panels**





#### Agenda

#### **Welcome and Introductions**

Jayme Pendergraft, NDI Consulting

## Ticket to Work: Debunking the Three Biggest Myths about Disability Benefits and Work

Marlene Ulisky, National Disability Institute

#### The Ticket to Work Program and Work Incentives

Kendra Berry, Indiana Works

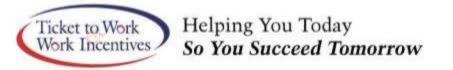
#### **Additional Resources and Questions & Answers**

**Presentation Team** 





# Social Security Disability Benefit Programs

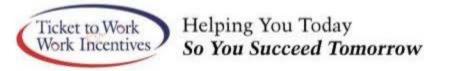




#### Social Security Disability Benefit Programs



Social Security Disability Insurance





#### Social Security Disability Benefit Programs



Supplemental Security Income



#### Social Security Disability Benefit Programs



Social Security Disability Insurance



Supplemental Security Income





Debunking the Three Biggest Myths about Disability Benefits and Work





If I try to go to work, I will automatically lose my Medicare or Medicaid.



#### The answer is FALSE!



As long as you keep receiving a benefit check of **any amount**, you will keep your Medicare or Medicaid and may be able to keep it once your cash benefits stop.









#### How do earnings affect my Medicaid?

For SSI recipients, you may qualify for Continued Medicaid Eligibility (1619(b)) if you:



- Have been eligible for an SSI cash payment for at least 1 month;
- Continue to meet Social Security's definition of disabled; and
- Still meet all other non-disability SSI requirements; and
- Need Medicaid benefits to continue to work; and
- Have gross earnings that are below your state's threshold of eligibility.





#### How does work affect my Medicaid?

Your state may allow you to buy Medicaid if you are disabled and no longer entitled to free Medicaid because you are earning money through work. You may qualify if you:



 Meet the definition of "disabled" under the Social Security Act; and



 Would be eligible for SSI payments if it were not for your earnings.

If you are no longer receiving SSI, your state decides if you are disabled. Your state will not consider whether you are working when it makes that decision.



#### How does work affect my Medicare?

Most SSDI beneficiaries with disabilities who work will continue to receive at least **93 consecutive** months of:



- Hospital Insurance (Part A);
- Supplemental Medical Insurance (Part B), if enrolled; and
- Prescription Drug coverage (Part D), if enrolled.



You do not pay a premium for Part A.



#### How does work affect my Medicare?

 The 93 months start the month after the last month of your Trial Work Period. To qualify, you must already have Medicare and be working at Substantial Gainful Activity, but not be medically improved.





 Although cash benefits may stop due to work, you know Medicare will continue. (93 months is 7 years and 9 months).



#### How does work affect my Medicare?

If you are under age 65, disabled, and no longer entitled to free Medicare Hospital Insurance Part A because you successfully returned to work, you may be eligible for a program that helps pay your Medicare Part A monthly premium.





#### To be eligible for this help, you must:

- Continue to have a disabling impairment, and
- Sign up for premium hospital insurance (PART A), and
- Have limited income, and
- Have limited resources, and
  - Not already be eligible for Medicaid.



#### How can you get more information?

- For help, please call 1-800-MEDICARE (V) or 1-877-486-2048 (TTY).
- M § M
- You will be asked for your Medicare number and transferred to the main menu. Choose "other choices" and then "another question."



You will be transferred to a representative.
 Be prepared to tell them your state and to write down a toll-free number for additional information.



#### Meet Debra!

- Debra was worried about losing her Medicare if she went to work: "Today I could be well, and tomorrow I could be in the hospital on a ventilator. I was afraid of what would happen if I got sick."
- Once Debra learned about work incentives, she felt at ease knowing she was not going to suddenly lose her Medicare coverage and SSDI cash benefits when she returned to work.



Learn more about Debra!

http://www.chooseworkttw.net/library/debra-corse-success-story





If I use my Ticket to go to work, Social Security will conduct a medical review of my case, and I will lose my benefits.



#### The answer is FALSE!



If you participate in the Ticket to Work program with either an Employment Network or your State Vocational Rehabilitation Agency, and make timely progress following your individual work plan, Social Security will postpone your medical continuing disability review (CDR).



#### What is Timely Progress Review?

Social Security completes a Timely Progress Review (TPR) to measure your **success** in achieving your work **goals**.



- You and your Employment Team create an Individual Work Plan (IWP) that describes your work, education, and/or training goals.
- Every 12 months, Social Security reviews the progress you have made toward your work goals.







## An Example of Timely Progress (TPR) Requirements from Social Security's Redbook



You are making timely progress if, at your first 12-month review, you have:

- Worked 3 out of 12 months at the Trial Work Period earnings level.
- Completed 60% of a full-time course load for 1 year toward a degree or certification, technical, trade or vocational program.

The number of months per year that you work, and the amount of completion toward your degree, certification, technical, trade or vocational program increase with each 12-month review.









#### If you do not meet the TPR requirements:

- You can continue to participate in Ticket to Work, and
- Your cash and Medicare or Medicaid benefits will not be affected.

However, you will no longer be excused from a scheduled medical **Continuing Disability Review (CDR)** when Social Security decides you are due for one.











If my checks stop because I go to work and then I have to stop working because of my disability, I will have to reapply for benefits all over again. It took me forever to be approved for benefits and I cannot afford to wait that long again. As a result, I should not try to work.



#### The answer is FALSE!



You will not need to reapply if your benefits ended within the past five years due to your earnings and you meet a few other Social Security requirements.

This work incentive is called **Expedited Reinstatement (EXR).** 



#### What is Expedited Reinstatement?

EXR is a Work Incentive that applies to both **SSDI** and **SSI** beneficiaries.

EXR offers a fast track to benefits
 reinstatement if you worked your way
 off benefits and make the reinstatement
 request within 5 years after your
 benefits stopped.









#### What is Expedited Reinstatement?

While Social Security reviews your benefits reinstatement request, you:



- are eligible to receive temporary benefits for up to 6 months unless Social Security determines you are no longer disabled, and
- may also be eligible for Medicare and/or Medicaid during this period.

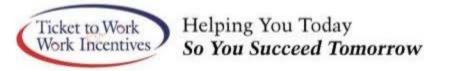






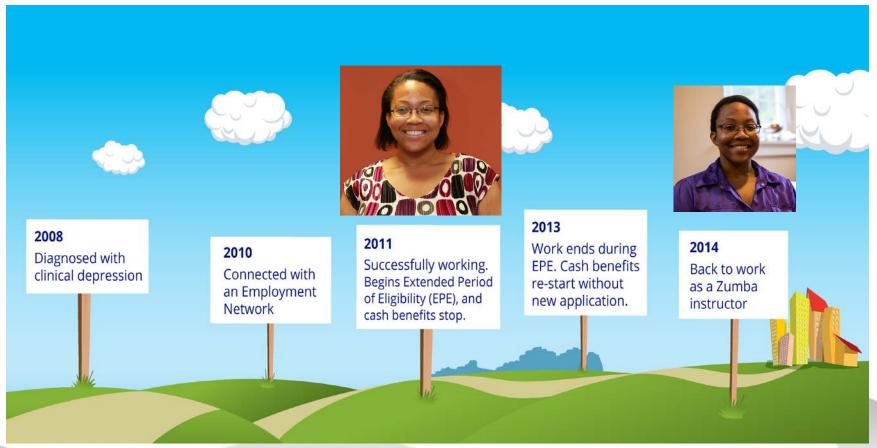
### Meet Megan!







#### Megan's Journey to Financial Independence



Learn more about Megan!

http://www.chooseworkttw.net/library/megan-riggs-success-story-part-1



# Social Security's Ticket To Work Program





#### The Ticket to Work Program

- Supports career development for people with disabilities who want to work
- Is for disability beneficiaries age 18 through 64
- Is free and voluntary





#### Taking the Next Step

- Gathering information and resources is key to planning your journey toward employment.
- Ticket to Work and Work Incentives can help make your journey a smooth one.





#### Starting the Journey

Only you can decide if work is the right choice for you.





#### Why Choose Work?

- Earn more income
- Gain independence
- Meet new people
- Learn new skills







### Work Incentives



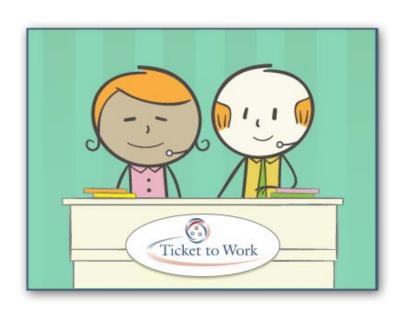
#### **Work Incentives**

Work Incentives are special Social Security rules that allow you to:

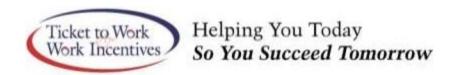
- Receive training for new skills
- Improve the skills you already have
- Pursue your education
- Try different jobs
- Start a career
- Gain confidence





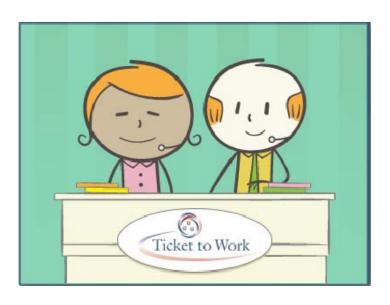


## Additional Resources





#### For More Information



#### **Call the Ticket to Work Help Line:**

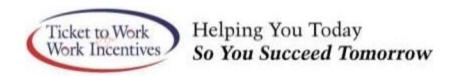
- 1-866-968-7842 (V)
- 1-866-833-2967 (TTY)

#### Visit:

www.socialsecurity.gov/work

#### **Connect:**

- Like us on Facebook: <a href="https://www.facebook.com/choosework">www.facebook.com/choosework</a>
- Follow us on Twitter: www.twitter.com/chooseworkssa
- Watch Ticket to Work Videos on YouTube: <a href="http://www.youtube.com/choosework">http://www.youtube.com/choosework</a>
  - in Follow us on LinkedIn: <a href="https://www.linkedin.com/company/ticket-to-work">https://www.linkedin.com/company/ticket-to-work</a>



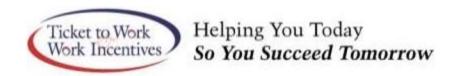


#### Find Help Tool

Visit: <a href="www.choosework.net/findhelp">www.choosework.net/findhelp</a> to search for the right service provider for you.

#### You can search by:

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





#### Tell us what you thought!

Please remember to take our webinar survey!

A link will pop up after the webinar, or you can visit

www.choosework.net/surveys/wise

