



Debunking the Three Biggest Myths about Disability Benefits and Work

Date: Wednesday, December 21

Time: 3:00-4:30 pm ET

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Agenda

Welcome and Introductions

Nancy Boutot, NDI Consulting

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

Elizabeth Jennings, NDI Consulting

The Ticket to Work Program and Work Incentives

Marlene Ulisky, NDI Consulting

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? *Slide 1 of 3*

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? *Slide 2 of 3*

- 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? *Slide 3 of 3*

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)**.
- 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.





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.
- Approximately 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? *continued*

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 Larry!

- Larry and his parents were worried about what would happen to Larry's benefits if he went to work.
- Once Larry and his family learned about work incentives, he felt at ease knowing he was not going to suddenly lose his Medicaid coverage and SSI cash benefits when he returned to work.



Learn more about Larry!

<https://www.chooseworkttw.net/library/larry-clay-success-story-sept-2014>

Social Security's Ticket To Work Program



What is the Ticket to Work Program?

Ticket to Work

- Is a **free** and **voluntary** Social Security program;
- Offers **career development** for people age 18 through 64 who receive Social Security disability benefits.



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

Find Help Tool

Visit: www.choosework.net/findhelp 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)

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

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Ticket to Work:
The Journey to Financial Independence

Date: Wednesday,
January 25, 2017

Time: 3:00-4:30 PM, ET

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