



Ticket to Work and Work Incentives - A Two-Part Series

Part 1 - Supplemental Security Income

Date: Wednesday, August 23, 2017
Time: 3-4:30 p.m. ET

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Agenda

Welcome and Introductions

Moderator: Nancy Boutot, NDI Consulting

Presenters: Debi Schwartz, Social Security

John E. Marshall Jr., Social Security

Topics

- Social Security Disability Benefits
- *my* Social Security Accounts
- Social Security's Ticket to Work Program
- Work Incentives
- Tying It All Together
- Additional Resources
- Questions and Answers

Goals

- ✓ Gain a greater understanding of Social Security's Ticket to Work program and Work Incentives
- ✓ Learn how to achieve financial independence through work
- ✓ Learn who can help you on your path to work





SSDI

SSI

Social Security Disability Benefit Programs



Social Security Disability Benefit Programs

A green circular logo with the letters "SSDI" in white, representing the Social Security Disability Insurance program.

Social
Security
Disability
Insurance

Social Security Disability Benefit Programs

SSI

Supplemental
Security
Income

Social Security Disability Benefit Programs



Concurrent Benefits
Social Security Disability
Insurance and Supplemental
Security Income



Using your *my* Social Security Account to Understand Your Benefits

Opening a *my* Social Security Account is Easy

Open your account online at www.ssa.gov/myaccount

To register, you must be at least age 18 and have a:

- Valid email address
- Social Security number
- U.S. mailing address

What Can You do with a *my* Social Security Account?

You can:

- Request an immediate benefit verification letter to use as proof of income for other benefits
- Request a replacement Social Security card (with some restrictions and in certain States and the District of Columbia)
- Request a replacement Medicare card
- Change your address and phone number
- Start or change your direct deposit



Social Security's Ticket to Work Program



What is the Ticket to Work Program?

The Ticket to Work (Ticket) program:

- Is Social Security's national employment program
- Supports career development for people with disabilities who want to work
- Is for Social Security disability beneficiaries ages 18 through 64
- Is free and voluntary



How Does the Ticket Program Work?

- You choose your provider from more than 680 Employment Networks (EN) and State Vocational Rehabilitation (VR) agencies
- You and your provider create a plan for employment that describes the services and supports that you need to meet your work goals
- You reduce and eliminate your need for Social Security benefit payments by replacing them with earnings from work
- You earn more, save more and gain greater financial stability and security



Work Incentives



Work Incentives

Work Incentives are special 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



SSI Work Incentives



Common SSI Work Incentives

- Earned Income Exclusion
- Student Earned Income Exclusion
- Section 1619(b) Continued
Medicaid While Working



Earned Income Exclusion

- Social Security applies a \$20 general income exclusion to any unearned income you receive. If you do not receive unearned income, it is subtracted from your earnings.
- Social Security does not count the first \$65 of the earnings you receive in a month, plus one-half of the remaining earnings.
- The amount remaining reduces your SSI cash benefit but you always end up with more money by working.



SSI

Example SSI Calculation: Earned Income Exclusion (EIE) Work Incentive



SSI

1. Start with your gross earnings	\$1085
2. Subtract SSI \$20 general income exclusion	(subtract \$20) = \$1065
3. Subtract Earned Income Exclusion	(subtract \$65) = \$1000
4. Divide by two (half of your remaining earnings)	(divide by two) = \$500
Your total countable earned income	= \$500

To Calculate Total Income:

\$735 (current SSI) - \$500 (Earned Income Exclusion) = \$235 (New SSI)

\$235 (SSI) + \$1085 (Gross Earnings) = **\$1320 Total Income**

Student Earned Income Exclusion (SEIE)

- If you are under age 22 and regularly attending school, Social Security does not count up to \$1,790 of earned income per month when they figure your SSI payment amount.
- The maximum yearly exclusion is \$7,200.
- The SEIE is applied before the general income exclusion or the earned income exclusion.



Student Earned Income Exclusion Calculation

Gross Earnings

\$1085

Subtract \$1085 SEIE
(Up to \$1,790/monthly)

- \$1085

Full SSI Check

\$735

Add Gross Earnings + \$1085

Total Countable Earned Income = \$0



Total Income = \$1820

It pays to work!



Medicaid While Working - Section 1619(b)

After you return to work, your Medicaid coverage can continue, even if your earnings (alone or in combination with your other income) become too high for a SSI benefit payment.

However, if your SSI benefits stop due to excess resources or for any reason other than wages, Medicaid may be stopped.



Medicaid While Working - Section 1619(b) (Continued)

To qualify for 1619(b), you must meet **all** of the following requirements:

- Were eligible for an SSI cash benefit for at least one month
- Would be eligible for cash payment except for earnings
- Still have a disability
- Still meet all other eligibility rules, including the resources test
- Need Medicaid in order to work
- Have gross earned income that is insufficient to replace SSI, Medicaid, and any other publicly funded attendant care or be under the threshold level which is different in each state.



Do all States Use the Same Medicaid Eligibility Rules?

The following states use their own eligibility rules for Medicaid that are different from Social Security's SSI eligibility rules:

Connecticut, Minnesota, Hawaii, Missouri, Oklahoma,
Illinois, New Hampshire, Virginia, North Dakota

If you live in one of these states, you will continue to be eligible for Medicaid under Section 1619 if you were eligible for Medicaid in the month before you became eligible for Section 1619.



Medicaid Buy-In

Many states allow you to buy Medicaid if you are disabled and no longer entitled to free Medicaid because you returned to 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 not an SSI recipient, your state decides if you are disabled. Your state will not consider whether you are working when it makes that decision.



SSI

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Medicaid Buy In

To find the Medicaid or medical assistance office in your state, please call:

1-800-MEDICARE (800) 633-4227 or

1-877-486-2048 (TTY)

You will be transferred to the main menu.

- When prompted, say “other services”

You will then be transferred to a representative.

- Be prepared to tell them your state
- Write down a toll free number for more information

Work Incentives for People Who Receive SSI and SSDI



Common Work Incentives for Persons Who Receive SSI and SSDI

- Impairment Related Work Expenses
- Plan to Achieve Self Support
- Expedited Reinstatement



What is Expedited Reinstatement? (EXR)

EXR offers a fast track to benefits reinstatement if:

- You worked your way off benefits
- You make the reinstatement request within 5 years after your benefits stopped
- You are not working or you are working under the substantial gainful activity level, and
- You have the same or a related disability.



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.



Impairment Related Work Expenses (IRWE)

An IRWE is an expense for an item or service directly related to enabling a person with a disability to work. It must be incurred due to the impairment and paid out of pocket.

Social Security will deduct the IRWE after receiving benefits if:

- The item or service enables you to work;
- You need the item or service because of an impairment;
- You pay for the item or service and are not reimbursed by another source such as Medicare, Medicaid or private insurance; and
- The cost is “reasonable.”



Impairment Related Work Expenses (Continued)

IRWEs allow you to:

- Keep more of your SSI cash benefit when working
 - When paying for certain work expenses
- Get up to half the amount back in your SSI cash benefit

Examples of IRWEs may include:

- Prescription medication
- Job coaching
- Some transportation expenses
- Medical devices



Plan to Achieve Self Support (PASS)

If you receive SSI or can become eligible for it, you could benefit from a PASS plan.

- A PASS allows you to set aside income (other than your SSI) for a specified period of time so that you may pursue a work goal.
- When Social Security figures your SSI payment amount, they do not count the income that you set aside under your PASS plan.



PASS



Plan to Achieve Self Support (PASS)

(Slide 2 of 4)

A PASS plan can help you pay for:

- Services to support working from home
- Business equipment and transportation
- Other goods and services related to your work goals



Plan to Achieve Self Support (PASS)

(Slide 3 of 4)

An Employment Network (EN), state Vocational Rehabilitation (VR) Agency, social worker, or benefits counselor can help you set up a PASS plan that must:

- Be in writing and designed specifically for you
- Identify a specific work goal that you are capable of achieving
- Include a specific timeframe for reaching your work goal.



Plan to Achieve Self Support (PASS)

(Slide 4 of 4)

A PASS plan must also:

- Show what income you receive (other than SSI) and how that income will be used to reach your work goal; and
- Be approved and reviewed periodically by Social Security.



Tying it All Together: That's the Ticket!



Starting the Journey: Ticket to Work Can Help

Only you can decide if work is the right choice for you. It's a big decision that requires:

- Understanding how working may affect your Social Security disability benefits
- Support securing and keeping a job



Why Should You Choose Work?

Work can have many benefits, including:

- Increased income
- A routine
- A place to meet new people
- Learn new skills
- More financial independence



Who Can Help You Achieve Your Work Goal?

The Ticket to Work program offers you a choice of service providers:

- Employment Networks (EN)
- Workforce ENs (WF)
- State Vocational Rehabilitation (VR) Agencies
- Work Incentives Planning and Assistance (WIPA) Projects
- Protection and Advocacy for Beneficiaries of Social Security (PABSS) Organizations



What is an Employment Network (EN)?

An EN is a private or public organization that contracts with Social Security to provide free employment support services to people eligible for the Ticket to Work program. EN services may include:

- Career planning;
- Job leads and job placement;
- On-going employment support; and
- Benefits counseling.



What are State Vocational Rehabilitation (VR) Agencies?

State VR services are designed to provide the client with the training and other services that are needed to return to work, to enter a new line of work, or to enter the workforce for the first time.

Services may include:

- Intensive training
- Education
- Rehabilitation
- Career counseling
- Job placement assistance
- Benefits counseling

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



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.



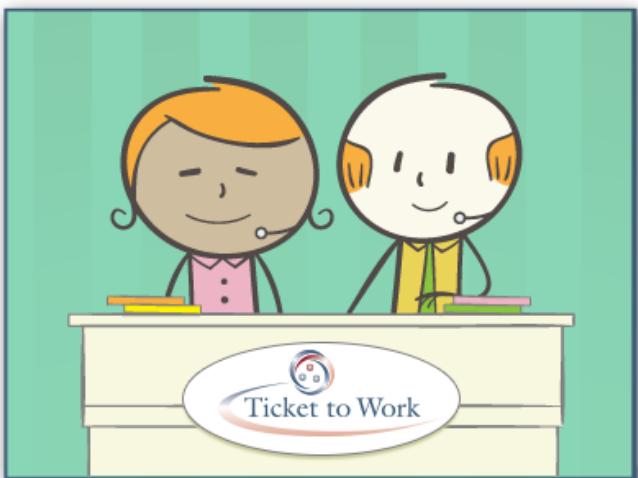
Get Started!

Take advantage of the resources we have talked about today. We're here to help you succeed in reaching your work goals!

Call the Ticket to Work Help Line:

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

Visit: www.ssa.gov/work





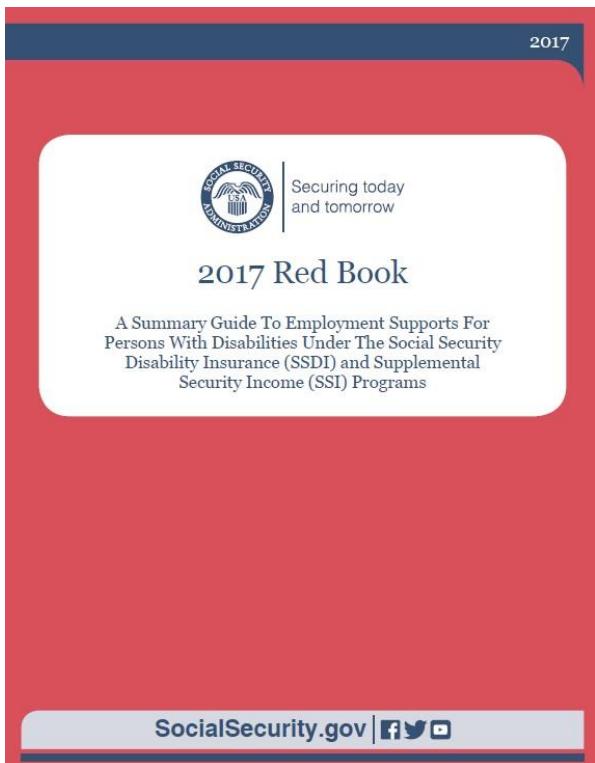
Resources



2017 Red Book

The Red Book is a general reference resource about the employment-related programs of Social Security.

For more information, visit
www.ssa.gov/redbook/



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Ticket to Work and Work Incentives — A Two-Part Series

Part 2: Social Security Disability Insurance (SSDI)

September 27, 2017

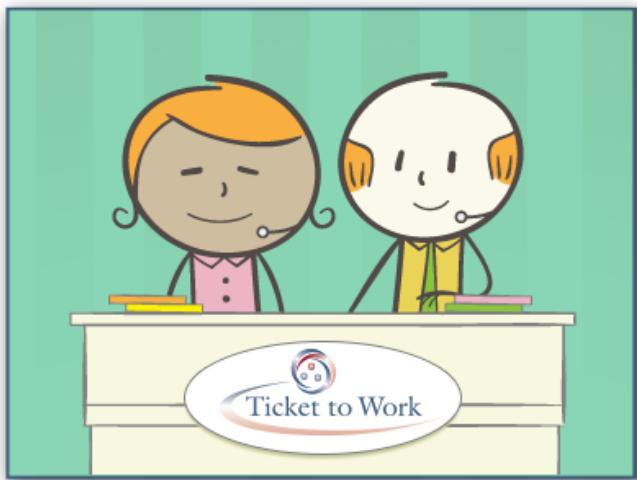


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Questions?



For More Information



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