

Ticket to Work and Work Incentives - A Two-Part Series ***Part 2 - Social Security Disability Insurance***

Date: Wednesday, September 27, 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



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



Concurrent Benefits

Social Security Disability Insurance
and Supplemental Security Income

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

Manage your benefits



my Social Security



Produced at U.S. Taxpayer Expense

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
- Verify the benefit(s) you receive
- 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 500 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.
- Over time, you earn more, save more, and gain greater financial stability and security.



Work Incentives



Work Incentives

Work Incentives are special rules that can help you:

- Receive training for new skills or improve the skills you already have
- Pursue your education
- Try different jobs or start a business
- Pay for work expenses



Work Incentives *continued*

Work Incentives are special rules that can help you:

- Regain benefits if your earnings decrease or if you can no longer work
- Save money
- Gain confidence in your ability to become self-sufficient



How Can Work Incentives Help?

Work Incentives can help by giving you time to transition to work and independence. You have at least 9 years which includes:

- Full benefit payments during the first 9 months of work
- A three-year re-entitlement period called the Extended Period of Eligibility (EPE)
- Five years in which Social Security can restart payments without a new application
- Access to continued healthcare coverage if eligible



SSDI Work Incentives



Common SSDI Work Incentives

- Trial Work Period
- Extended Period of Eligibility
- Continuation of Medicare Coverage



What is the Trial Work Period (TWP)?

The TWP is a Work Incentive that allows you to work or run a business for at least 9 months while keeping your cash benefits and health insurance, if eligible.

- You use one of your nine months if you:
 - Earn over \$840, or
 - Are self-employed and work over 80 hours in a month
- If you do not use all of the months within 5 years, the months outside of the 5 year period are still available for you to use.
- You must report your work activity to Social Security.
- No other Work Incentives may be used during the TWP.



What Happens After the Trial Work Period (TWP)?

After the TWP, Social Security looks at your work and compares it to an earnings guideline called Substantial Gainful Activity (SGA).

- In 2017, SGA is:
 - \$1,170 per month
 - \$1,950 per month (for people who are blind)
- Using other Work Incentives can lower the income that is counted.
- Self-employment is looked at differently depending upon how long you have been receiving benefits.



Extended Period of Eligibility (EPE)

After you have worked all 9 TWP months, a 3 year (36-month) reinstatement period called the Extended Period of Eligibility starts the very next month, whether you're working or not.

The EPE allows you to work at whatever level you choose knowing that your benefits will be there for you.



Extended Period of Eligibility (Continued)

During the EPE, if your countable earnings are:

Below SGA

- Your payments continue indefinitely as long as your disability continues.



Extended Period of Eligibility (Continued)

During the EPE, if your countable earnings are:

Above SGA

- Your payments continue for that month plus the next two months before they are stopped.
- If your countable earnings fall under the SGA level, your benefits will re-start.
- If SGA continues after the 36-month EPE, your benefits will end. If this happens, and you stop working within 5 years of when your benefits ended, you can ask Social Security to reinstate your benefits by using another Work Incentive called Expedited Reinstatement.



Continuation of Medicare Coverage

If your benefit payments stop because your earnings are over SGA, you may:

- Continue to receive at least 93 months (7 years and 9 months) of free Medicare Part A after your TWP.
- If you want the other parts of your Medicare to continue, such as Supplemental Medical Insurance (Part B) and Prescription Drug Coverage (Part D), you may purchase them.
- After the 93+ month period of premium free Medicare ends, you can buy Medicare coverage as long as you are still disabled by Social Security standards.



Work Incentives for People Who Receive SSI and SSDI



Common Work Incentives for People Who Receive SSI and SSDI

- Protection from Medical Reviews
- Impairment Related Work Expenses
- Subsidy and Special Conditions



Protection from Medical Reviews

Under the law, Social Security reviews your medical condition from time to time to see whether you still have a disability. You will not be reviewed if:

- You assign your Ticket to an approved service provider before Social Security begins the review, and
- You are making timely progress in achieving your work goal. For more information on timely progress, visit: choosework.ssa.gov/about/how-it-works/index.html



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
- The cost is “reasonable”



Impairment Related Work Expenses (Continued)

IRWEs may allow you to:

- Keep your SSDI cash benefit when working
 - For work related expenses
- Get credit for expenses paid

Examples of IRWEs may include:

- Medical treatment costs for non-routine care
- Prescription medication
- Job coaching
- Some transportation expenses



Subsidy

Subsidy is the value of extra help or support on the job from an employer so a person with a disability can perform a job.

Examples include:

- Extra assistance
- Frequent breaks
- Fewer job duties
- Direct help from a supervisor or co-worker



Subsidy

- reduces your countable earnings.
- is only used in SSI during the initial application, and not when Social Security figures your SSI payment amount.

Special Conditions

The value of extra help or support on the job that someone, who may be your employer or someone other than your employer, provides to a person with a disability so they can perform a job.

This may be provided by:

- A job coach
- Vocational Rehabilitation
- Another service provider



Special conditions

- reduce countable earnings.
- are only used in SSI in the initial application and not when Social Security figures your SSI payment amount.

How Does Social Security Know You Are Using Work Incentives?

They know when you report your work or changes in work!

- If you're receiving SSDI or SSDI **AND** SSI, they will send you a Work Activity Report Form.
- Answer all questions fully. Some questions may ask about:
 - Paying for impairment-related work expenses
 - Extra help or support on the job
- Social Security will consider your answers when they look at the earnings they count and they will apply Work Incentives.



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



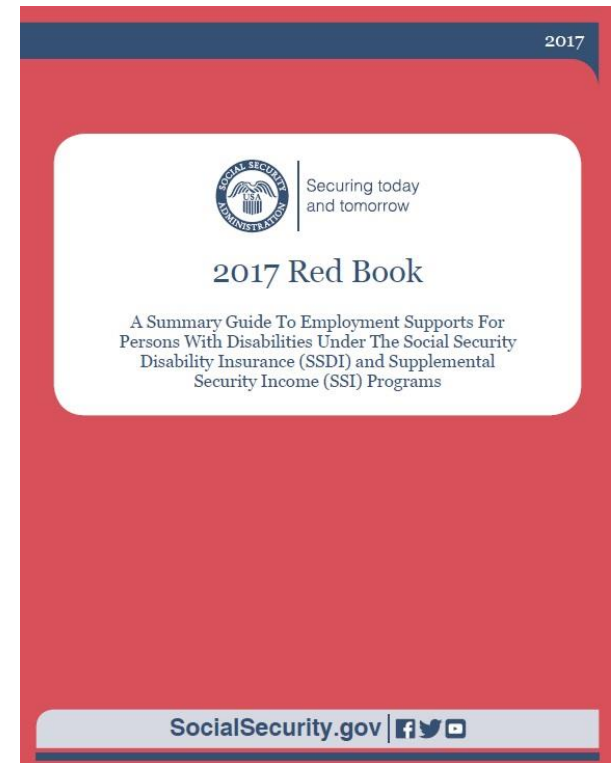


Resources

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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- How to report your wages
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**TICKET TO
WORK**

WISE
Work Incentives Seminar Event

**Date: Wednesday,
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Time: 3-4:30 p.m. ET

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

Questions?



For More Information



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- 1-866-833-2967 (TTY)

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