

Debunking the Three Biggest Myths about Disability Benefits and Work



Date: Tuesday, December 12
Time: 3-4:30 PM ET

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Please note: This webinar is being recorded and the archive will be available within two weeks on the Choose Work website at bit.ly/2xJtYgK.



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Agenda

Welcome and Introductions

Moderators:

- Brittany Taylor, NDI Consulting
- Nancy Boutot, NDI Consulting

Presenters:

- Debbie Baker, Office of Vocational Rehabilitation (Florida)
- Elizabeth Jennings, NDI Consulting

Topics

- Social Security Disability Benefits
- Social Security's Ticket to Work Program and Work Incentives
- Debunking the 3 Biggest Myths About Disability Benefits and Work
- Tying it all Together: That's the Ticket
- Additional Resources
- Questions and Answers

Goals

- Learn about common myths related to Social Security disability benefits and work
- Find out how the Ticket to Work program may help as you set attainable goals and work toward self-sufficiency
- Discover resources available on the path to work and financial independence





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Social Security Disability Benefit Programs



Social Security Disability Benefit Programs

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Income

Social Security Disability Benefit Programs



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Disability
Insurance



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Supplemental
Security
Income



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?

- Choose your employment service provider from more than 500 Employment Networks (EN) and State Vocational Rehabilitation (VR) agencies.
- Create a plan for employment that describes the services and supports that you need to meet your work goals.
- Reduce and, when possible, 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.



What is an Employment Network (EN) and State Vocational Rehabilitation (VR) Agency?

- An EN is a private or public organization that has an agreement with Social Security to provide free employment support services to people eligible for the Ticket program.
 - Many state public workforce systems such as American Job Centers are workforce ENs.
- A State VR agency furnishes a wide variety of services to help people with disabilities return to work, enter new lines of work, or enter the workforce for the first time.
 - Some states have separate VR agencies that serve individuals who are blind and visually impaired.



What Are Some of the Employment Services an EN or VR May Provide?

- Career planning or counseling
- Job search and job placement assistance
- VR agencies may provide training programs
- Special programs for veterans and youth in transition
- Ongoing employment support
- Assistance with job accommodations
- Benefits and Work Incentives Counseling





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



Debunking the Three Biggest Myths About Disability Benefits and Work



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



The Answer is FALSE!

As long as you are receiving a benefit payment in **any amount**, you will keep your Medicare or Medicaid.



If your benefit payments stop, you may keep your Medicare or Medicaid indefinitely because of:

- 3 Work Incentives
- Buy-in programs (in most states)



Work Incentives and Programs to Help You Keep Medicare and Medicaid

Medicaid

- Medicaid While Working – 1619(b)
- Medicaid Buy-in Program



Medicare

- Extended Period of Medicare Coverage
- Medicare for People with Disabilities Who Work

What is Medicaid While Working or 1619(b)?

SSI recipients, you may qualify for continued Medicaid coverage when your benefit payment stops if you:

1. Have been **eligible for an SSI cash payment** for at least 1 month;
2. Continue to meet Social Security's **definition of disability**;
3. Still meet all other non-disability **SSI requirements**;
4. Need Medicaid benefits to **continue to work**; and
5. Have gross earnings that are **below your state's threshold of eligibility**. In some cases, you can exceed the threshold and still keep your Medicaid.



What is a Medicaid Buy-in Program?

Most states allow you to purchase Medicaid under a **Buy-in Program**. You may qualify if you:

- Meet the definition of “**disabled**” under the Social Security Act; and
- Would be **eligible for SSI payments** if not for your earnings.



SSDI beneficiaries may also be eligible. Your state decides if you are disabled. They will not consider whether you are working when they make that decision.

What is the Extended Period of Medicare Coverage?

Most SSDI beneficiaries with disabilities who work 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.



This is called Continuation of Medicare Coverage or the Extended Period of Medicare Coverage.

What is the Extended Period of Medicare Coverage?

Continued

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**; and
- You **cannot** be medically improved.



Although benefit payments may stop due to work, Medicare will continue!

93 months is 7 years and 9 months!

What is Medicare for People with Disabilities Who Work? *Slide 1 of 3*

After Medicare coverage ends due to work, you can purchase Medicare if you continue to have a disability at the end of the 93-month period.

You are eligible to buy Medicare coverage if:

- You are not 65 years old;
- You have a **disabling impairment**; and
- Your Medicare stopped due to work.



What is Medicare for People with Disabilities Who Work? *Slide 2 of 3*

You may also 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**;
- Sign up for **hospital insurance** (Part A);
- Have **limited income** and **limited resources**; and
- Not already be eligible for **Medicaid**.



What is Medicare for People with Disabilities Who Work? *Slide 3 of 3*

- For more information on enrollment periods or to make an appointment to enroll, please call Social Security office at **800-772-1213** or **800-325-0778** (TTY) to find your local office.
- For help in paying the premiums, please call Medicare at **800-MEDICARE** or **877-486-2048** (TTY).
 - Ask to speak to a representative. You will need your Medicare number.
 - Be prepared to tell the representative your state. Write down the 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!

Social Security will not conduct a medical review if you participate in the Ticket to Work program with either an Employment Network (EN) or your State Vocational Rehabilitation (VR) agency:

- **Before** you receive a medical continuing disability review notice **and**
- You are making **timely progress** following your Individual Work Plan



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.

By making timely progress, you will be one step closer to achieving a more financially independent life.



An Example of Timely Progress (TPR) Requirements

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

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

With each 12-month review period, the work or educational program requirements increase.

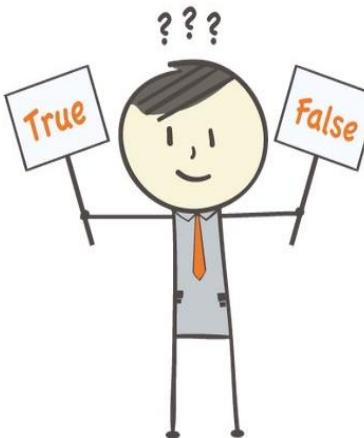
What Happens if You Don't Meet the TPR Requirements?

If you do not meet TPR requirements:

- You can **continue to participate** in Ticket to Work, and
- Your **benefits payment** and **Medicare** or **Medicaid** 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.

If my Social Security payments 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.



The Answer is FALSE!

You **will not** need to reapply if your benefits ended within the past 5 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.
- You have **up to 5 years** to request that your benefits start again without a new application, if your disability keeps you from working.



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
- Are eligible for **Medicare and/or Medicaid** during this period while Social Security reviews your case.



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 and other benefits
- Support finding 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
- A chance to learn new skills
- More financial independence
- A better future



Social Security Supports

If you meet the requirements, you may be eligible for:

- Continuation of Medicare/Medicaid
- Available buy-in programs for Medicare and/or Medicaid
- State assistance for Medicare premiums
- Work Incentives to help you keep healthcare coverage, have your benefit payments reinstated in some cases, and suspension of medical reviews



Taking the Next Step

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



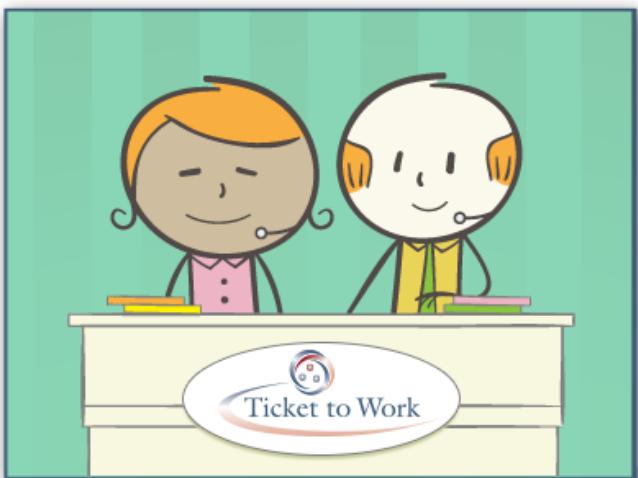
Get Started!

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





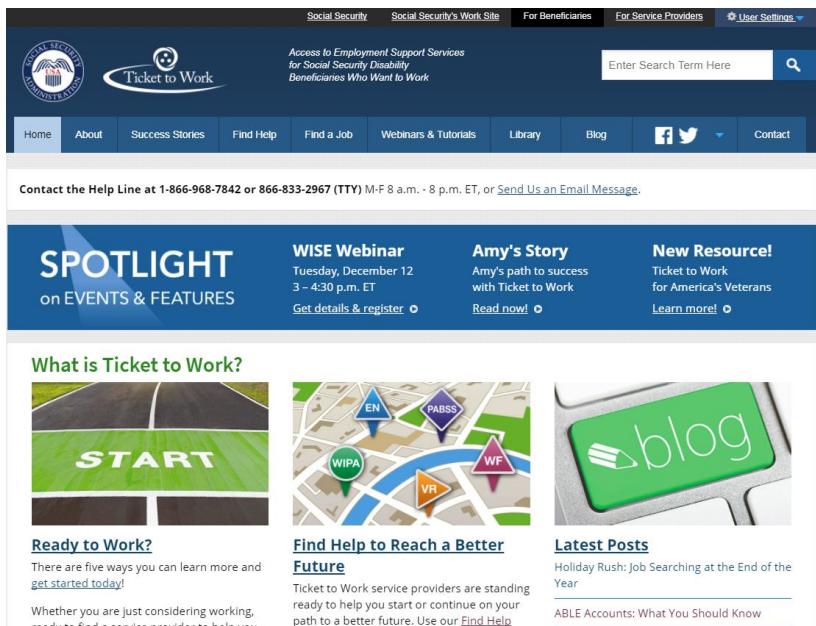
Additional Resources

Choose Work Website

Visit the Choose Work website to:

- Discover how the Ticket program may help you on the path to work
- Find service providers who offer the support you're looking for
- Learn about employment topics on the blog and in fact sheets

[Visit: choosework.ssa.gov](http://choosework.ssa.gov)



The screenshot shows the homepage of the Choose Work website. At the top, there are navigation links for Social Security, Social Security's Work Site, For Beneficiaries, For Service Providers, and User Settings. Below that is a search bar with the placeholder "Enter Search Term Here". The main header features the Social Security Administration logo and the "Ticket to Work" logo. A banner at the top right says "Access to Employment Support Services for Social Security Disability Beneficiaries Who Want to Work". Below the header, there are links for Home, About, Success Stories, Find Help, Find a Job, Webinars & Tutorials, Library, Blog, and Contact. A social media navigation bar includes links for Facebook, Twitter, and Contact. A message at the top of the content area says "Contact the Help Line at 1-866-968-7842 or 866-833-2967 (TTY) M-F 8 a.m. - 8 p.m. ET, or [Send Us an Email Message](#)". The main content area has a "SPOTLIGHT on EVENTS & FEATURES" section with a "WISE Webinar" (Tuesday, December 12, 3 - 4:30 p.m. ET) and an "Amy's Story" (Amy's path to success with Ticket to Work). It also features a "New Resource" (Ticket to Work for America's Veterans). Below this, there are three main columns: "What is Ticket to Work?", "Find Help to Reach a Better Future", and "Latest Posts".

Find Help Tool

Visit choosework.ssa.gov/findhelp to search for the right service provider for you.

Search by:

- ZIP code
- Services offered
- Disability type
- Languages spoken
- Provider type



Get inspired!

- Read about beneficiaries who have successfully used the Ticket program to build a better future and achieve financial independence:
choosework.ssa.gov/success-stories

Find answers!

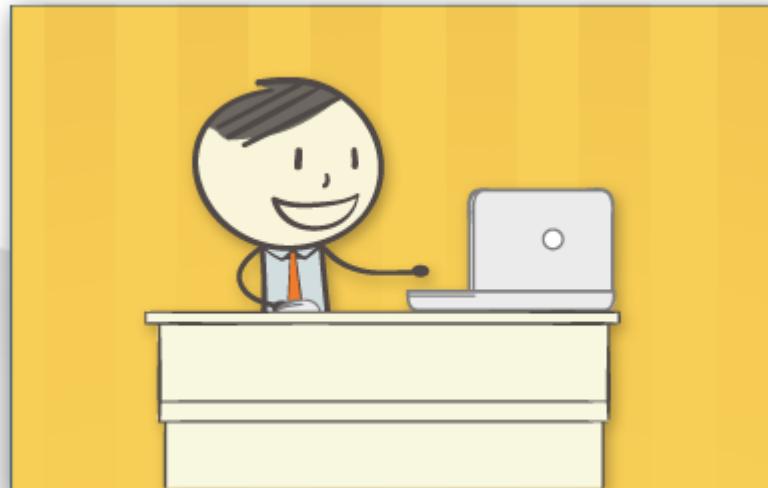
- Read the Frequently Asked Questions at **choosework.ssa.gov/about/faqs**

Learn more!

- Visit the WISE webinar archive to review past WISE webinars.
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- Want to learn more about our monthly WISE webinars? Subscribe to find out our topics each month and be the first to register:
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- Interested in learning more about the Ticket program and employment topics? Subscribe to the Choose Work blog to get our weekly updates sent directly to your inbox:
bit.ly/CWsubscribe



Questions?



For More Information



Call the Ticket to Work Help Line:

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

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Join Us for Our Next Webinar!



Date: Wednesday, January 24, 2018

Time: 3-4:30 PM ET

Register online at choosework.ssa.gov/wise
or call 1-866-968-7842 or 1-866-833-2967 (TTY)

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