

Helping You Today So You Succeed Tomorrow



Putting it Together: Healthcare and the Path to Employment

Date: Wednesday, September 25, 2019

Time: 3 – 4:30 PM ET



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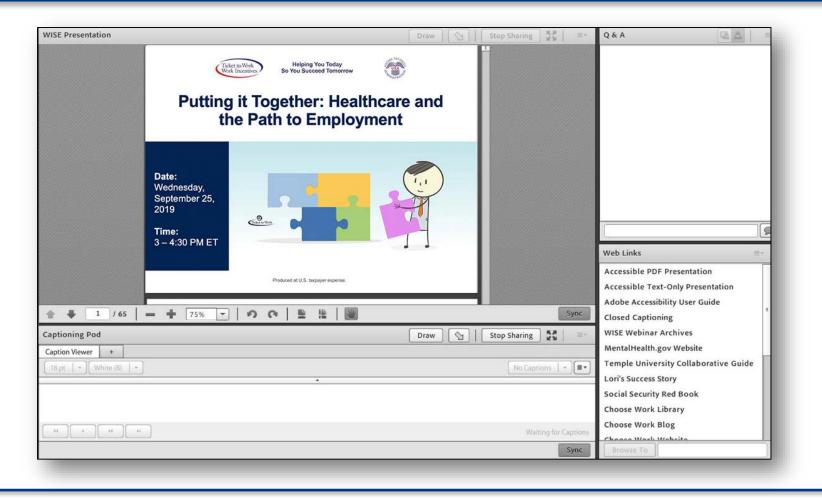
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http://bit.ly/adobe-accessibility



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- Real-time captioning is provided during this webinar
- The captions can be found in the **Captioning pod**, which appears below the slides
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Web Links 3	=-
Accessible Presentation - PDF	
Ticket to Work	
Closed Captioning	
Resources	
Ticket to Work Survey	
Browse To https://choosework.ssa.gov/about/how-it-works/index.html	



Archived Events

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



WISE On Demand

Our free. monthly WISE webinars provide information you can use on your path to financial independence through work. Discover programs, resources and information while learning about how Social Security's Ticket to Work program can help. Learn more and register today for this month's webinar!

May 2019: Working with a Mental Illness

- April 2019: Understanding Ticket to Work: How to Help Your Clients and the People You Serve
- March 2019: Achieving Financial Independence with Ticket to Work and an ABLE Account
- · February 2019: Debunking the Three Biggest Myths About Disability Benefits and Work
- January 2019: Setting Goals with Ticket to Work
- December 2018: Preventing and Managing Overpayments: A Webinar for Social Security Beneficiaries
- November 2018: Learn While You Earn with Ticket to Work and Apprenticeship
- September 2018: Ticket to Work, Self-Employment, and Working from Home
- August 2018: Understanding Ticket to Work: How to Help Your Clients and the People You Serve
- July 2018: Ticket to Work and Reasonable Accommodations
- June 2018: Ticket to Work: Support on Your Journey to Financial Independence
- May 2018: Ticket to Work: Working for the Federal Government
- April 2018: Ticket to Work for Young Adults



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Welcome and Introductions

Moderator: Sarah Hyland, Ticket Program Moderator

Presenters: Keri Harrington, Granite State Independent Living (GSIL)

Ashley Palma, GSIL



Welcome!

Thank you for joining us! Today, we'll discuss how Social Security's Ticket to Work (Ticket) program can help you and answer questions related to:

- Work Incentives
- The impact that choosing to work may have on your Medicaid and Medicare benefits
- Benefits counseling and service providers



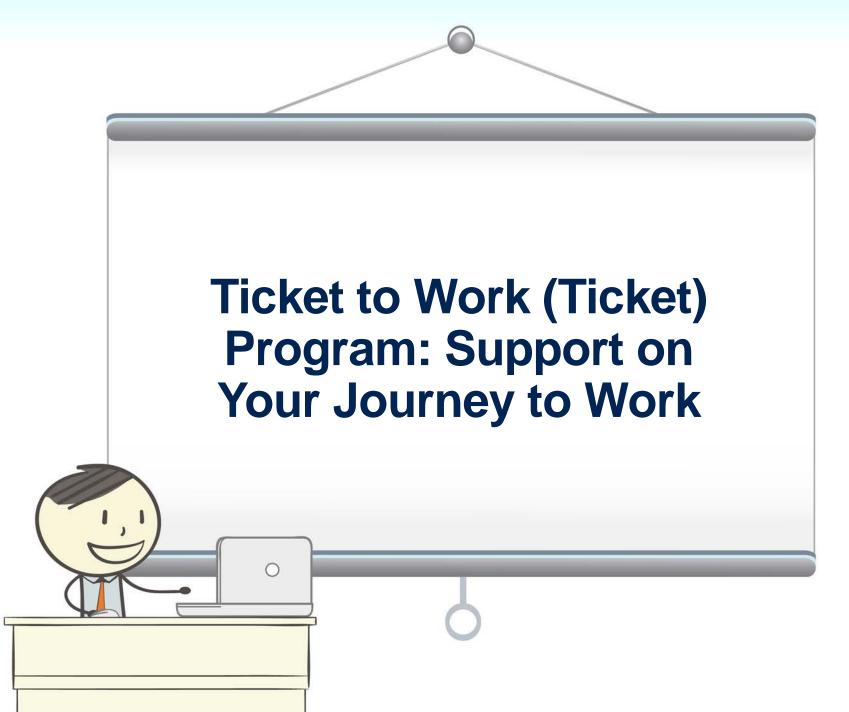
Objectives

At the close of today's webinar, you will:

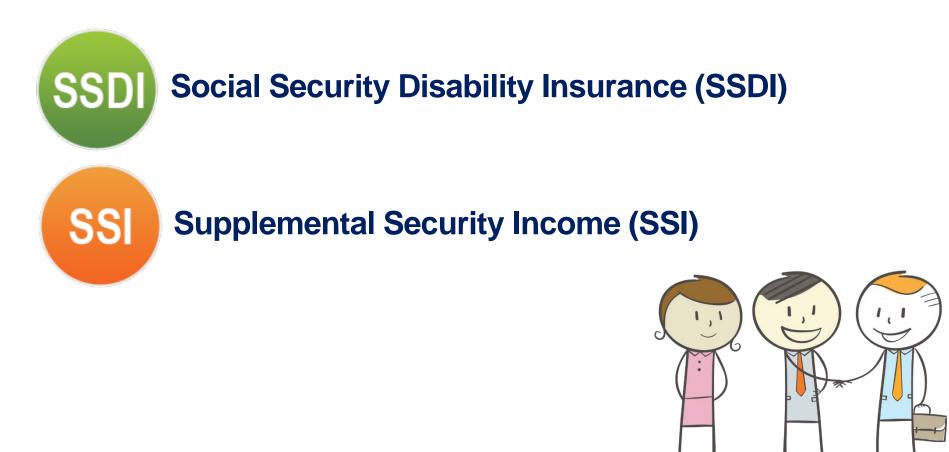
- Better understand your Social Security disability benefits
- Understand how the Ticket program can help you if you choose to work
- Recognize the myths and facts surrounding work and its impact on Medicare and Medicaid
- Be able to access additional resources related to the Ticket program, Medicare, and Medicaid







Social Security Disability Benefit Programs





Starting the Journey

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





What Is the Ticket Program? (Slide 1 of 2)

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





What Is the Ticket Program? (Slide 2 of 2)

Ticket to Work connects you with **free employment** services to help you:

- Decide if working is right for you
- Prepare for work
- Find a job
- Succeed at work





How It Works

If you choose to participate, you will receive services from authorized Ticket service providers like **Employment Networks** (EN) or your **State Vocational Rehabilitation** (VR) **agency**.

Services can include:

- Career counseling
- Resume help
- Interview advice
- Assistance finding a job





Why Ticket to Work?

- Supporting yourself through employment is not something everyone can do, but it may be right for you. Many find that the rewards far outweigh the risks.
- Take the time to learn about the employment services and supports Social Security offers through the Ticket program and other Work Incentives...you may be surprised! We're here to help you learn more and start on your journey to financial independence.





Work Incentives and the Ticket Program

Social Security has more than 20 Work Incentives that are available for people depending on the type of benefit they receive. Work Incentives make it possible for you to explore work while still receiving benefits. They are designed to help you succeed!

- Keep your Medicaid/Medicare
- Have access to individualized services and supports
- Keep some or all benefit payments as you transition to work

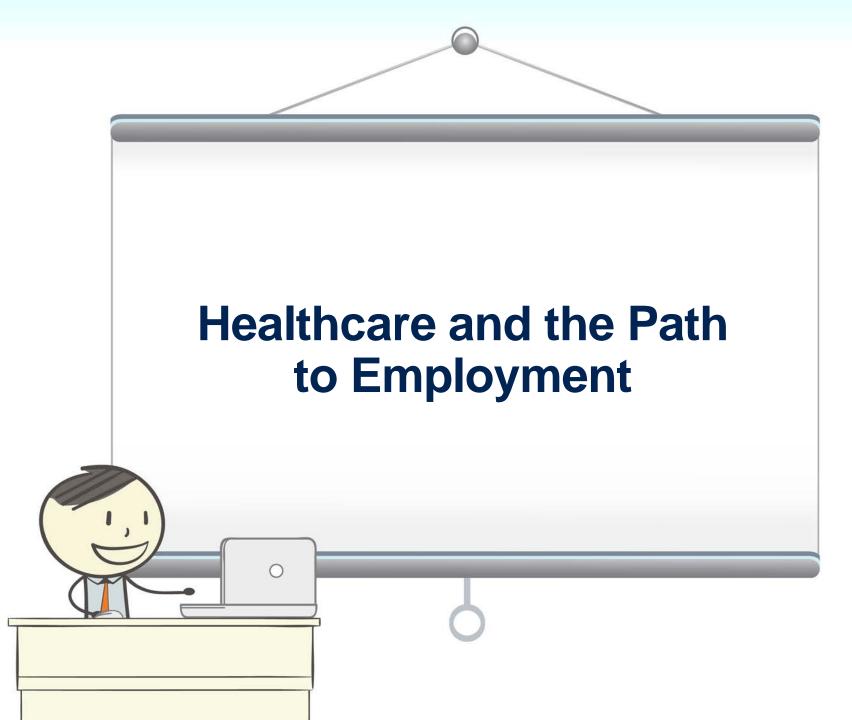




Social Security's Red Book

- The Red Book serves as a general reference guide about employment-related supports and provisions available for people who receive SSDI and/or SSI
- It includes:
 - Resources for people interested in finding or returning to work
 - Information about Social Security Work Incentives
 - Additional information about healthcare for people with disabilities
 - Resources to help transition-aged youth with their efforts to navigate the path toward adult life
- The Red Book can be found at: <u>www.ssa.gov/redbook</u>





True or False?

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





False!

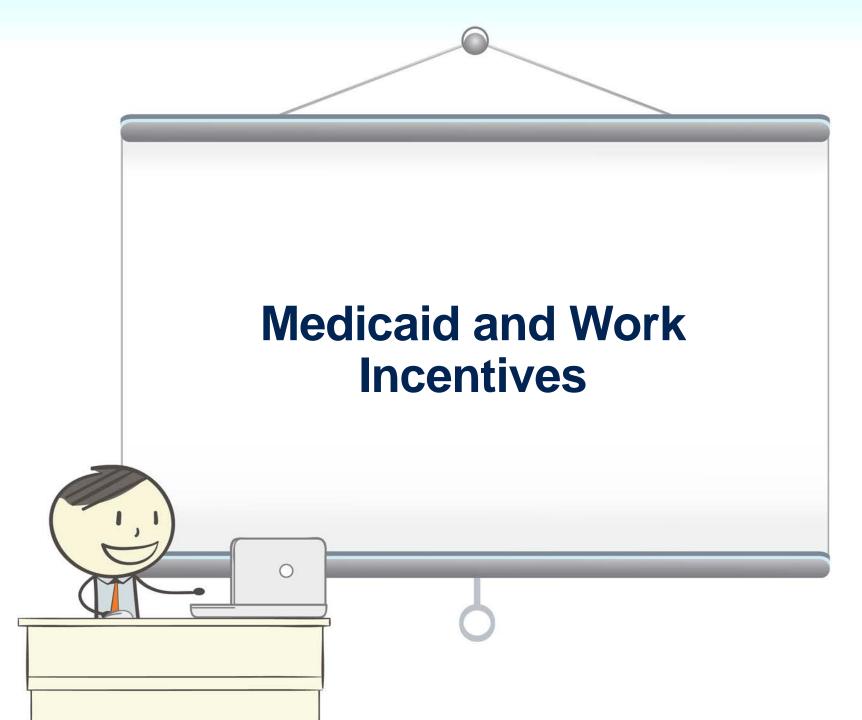
As long as you are receiving a benefit payment in any amount, you will keep your Medicare or Medicaid.

If your benefit payments stop due to work and you remain medically disabled, you may keep your Medicare or Medicaid through:

- Work Incentives
- Buy-in Programs (in many states)







Medicaid and Work Incentives

Medicaid Work Incentives

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





Medicaid While Working or 1619(b) (Slide 1 of 3)

If you receive SSI, you may qualify for continued Medicaid coverage when your benefit payments stops if you:

- 1. Have been **eligible for an SSI benefit payment** for at least one 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
- 5. Have gross earnings that are **below your state's threshold of eligibility**



Medicaid While Working or 1619(b) (Slide 2 of 3)

- The "threshold amount" is the measure that Social Security uses to decide whether your earnings are high enough to replace your SSI and Medicaid benefits
- Your threshold amount is based on:
 - The amount of earnings that would cause your SSI cash payments to stop in your state; and
 - The average annual per capita Medicaid expenditure for your state
- See updated state thresholds amounts at: <u>http://bit.ly/ssa-thresholds</u>



Medicaid While Working or 1619(b) (Slide 3 of 3)

- If your gross earnings are higher than the threshold amount for your state, Social Security may determine an individual threshold if you have:
 - Impairment-Related Work Expenses
 - Blind Work Expenses
 - A Plan to Achieve Self-Support (PASS)
 - Publicly-funded attendant or personal care
 - Medical expenses above the state per capita amount



Medicaid Buy-in Program

Your state may allow you to buy Medicaid if you are disabled and no longer entitled to free Medicaid because you returned to work. In this case, many states allow you to purchase in a **Medicaid Buy-in Program**.

- You may qualify if you:
 - Meet the definition of "disabled" under the Social Security Act
 - Would be eligible for SSI payments if not for your earnings
- SSDI beneficiaries may also be eligible depending on their income and other criteria.



Medicaid and the Ticket Program Resources

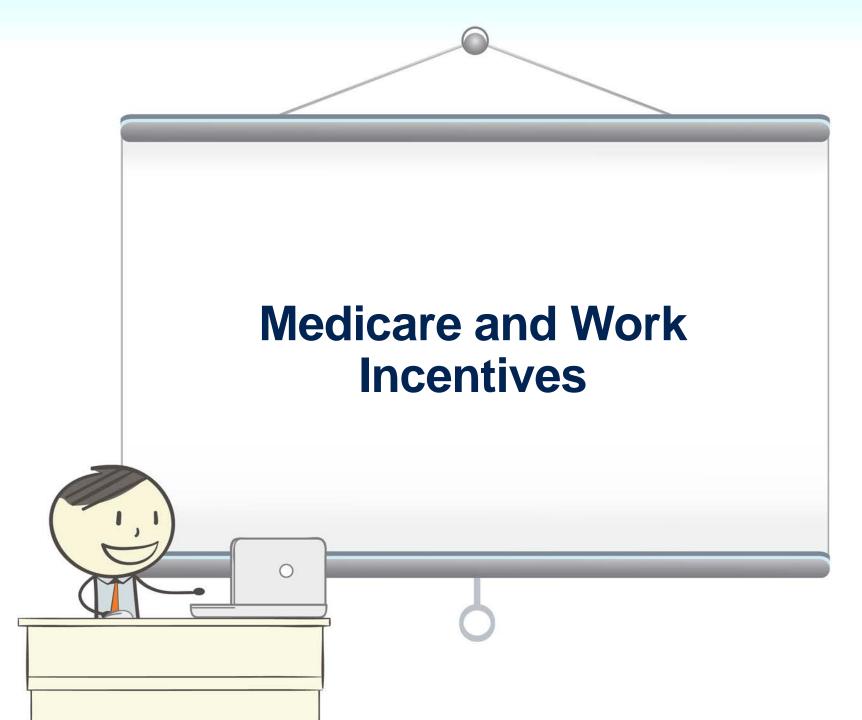
Medicaid While Working – 1619(b)

 For more information on Medicaid While Working, visit: <u>http://bit.ly/1619-b</u>

Medicaid Buy-in Program

• Find your state Medicaid agency at: <u>http://bit.ly/states-ssa</u>





Medicare Work Incentives and Programs

Medicare

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





Extended Period of Medicare Coverage

Most SSDI beneficiaries whose benefits stop due to work will continue to receive, after their Trial Work Period, at least 93 consecutive months of:

- Hospital Insurance (Part A)
- Supplemental Medical Insurance (Part B), if enrolled
- Prescription Drug Coverage (Part D), if enrolled

To qualify:

- You must already have Medicare and be working at Substantial Gainful Activity
- You cannot be medically improved



Medicare for People with Disabilities Who Work (Slide 1 of 2)

After premium-free Medicare coverage ends due to work, you can buy continued Medicare coverage as long as you remain medically disabled.

You are eligible to buy Medicare coverage if:

- You are not yet age 65
- You continue to have a disabling impairment
- Your Medicare stopped due to work





Medicare for People with Disabilities Who Work (Slide 2 of 2)

- For more information on enrollment periods or to make an appointment to enroll, please call Social Security at 1-800-772-1213 or 1-800-325-0778 (TTY) to find your local office
- For help with paying premiums, please call **Medicare** at 1-800-MEDICARE or 1-877-486-2048 (TTY)
 - You will need your Medicare number
 - Be prepared to tell the representative what state you live in



Questions?







Benefits Counseling

The Ticket program has service providers that offer access to free benefits counseling to help you understand how work will affect federal and state benefits, including:

- Medicare and Medicaid
- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Housing assistance
- Supplemental Nutrition Assistance Program (SNAP)/food stamps



Benefits Counseling Service Providers

There are 4 types of service providers that offer access to benefits counseling:

- Work Incentives Planning and Assistance (WIPA) projects
- State Vocational Rehabilitation (VR) agencies
- Employment Networks (ENs), including Workforce ENs





Work Incentives Planning and Assistance (WIPA) Projects

WIPA projects:

- Provide free benefits counseling to Social Security disability beneficiaries
- Are staffed by Community Work Incentive Coordinators (CWICs) who provide in-depth counseling about working, earning money, and how earnings will affect your benefits, including Social Security and others you may receive





Who is Eligible for WIPA Services?

The Ticket to Work Help Line will refer you to a WIPA project if you receive SSDI, SSDI-related Medicare, SSI, or SSI-related Medicaid, and you:

- Are currently working or self-employed
- Have a job offer pending
- Are actively interviewing for jobs
 - Had an interview in the past 30 days
 - Have a job interview scheduled in the next 2 weeks
- Are a veteran; or
- Are age 14–25, even in the earliest stages of considering work





Working with a WIPA Project

Working with a WIPA can help you:

- Understand the rules of specific Work Incentives and how they apply to you
- Decide whether the Ticket program is right for you and understand the services offered by State VR agencies and ENs
- Understand the potential benefits of employment and dispel the myths about working
- Analyze how work and earnings may impact your SSI, SSDI, healthcare, and other public benefits



State Vocational Rehabilitation (VR) Agency

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.

- State VR agencies can often help with vocational rehabilitation and counseling as well as training and post-secondary education
- Some states have separate VR agencies that serve individuals who are blind and visually impaired

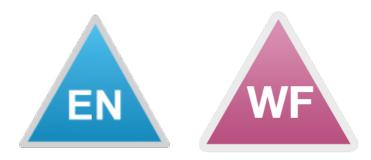




Employment Networks (ENs)

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





ENs and State VR Agencies: Additional Services and Supports

In addition to benefits counseling, ENs and State VR agencies can provide:

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









Learn More About Service Providers

To better understand the different types of service providers and what they offer, visit **Ticket to Work: Meet Your Employment Team** at: <u>http://bit.ly/employment-team</u>

- WIPA projects
- State VR agencies
- ENs
- WF ENs
- Protection and Advocacy for Beneficiaries of Social Security (PABSS)





Ticket to Work Help Line

The Ticket to Work Help Line is staffed with knowledgeable representatives who can:

- Answer questions about the Ticket program
- Send you a list of service providers
- Call the Ticket to Work Help Line Mon. – Fri., 8 a.m. – 8 p.m. ET:
- 1-866-968-7842
- 1-866-833-2967 (TTY)





Find Help to Achieve Your Work Goals (Slide 1 of 2)

The Find Help tool offers two ways to search for service providers that fit your needs.

- Guided Search:
 - Asks a series of questions to help you determine your readiness for the program and provides a list of service providers that are a fit for you





Find Help to Achieve Your Work Goals (Slide 2 of 2)

Direct Search:

- View a list of service providers serving your ZIP code
- Search based on the type of provider and whether services are provided in person or virtually
- Results can be narrowed further by services offered, disabilities served, or other specialized expertise

Option 2: Direct Search

Use the Direct Search to view a list of service providers serving your ZIP code. This tool can search based on the type of provider and whether services are provided in person or virtually.

Results can be narrowed further by services offered, disabilities served, or other specialized expertise.

Start Your Direct Search

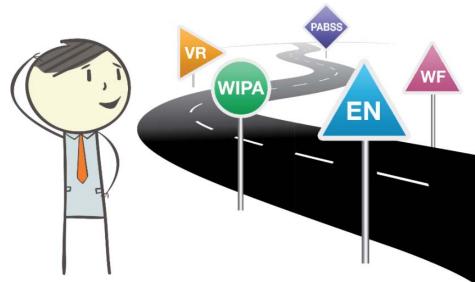
choosework.ssa.gov/findhelp



Choosing a Service Provider

Find helpful tips and questions to ask when selecting a Ticket service provider:

- Finding an EN and Assigning Your Ticket: <u>http://bit.ly/finding-en</u>
- Choosing the Right EN for You: <u>http://bit.ly/choosing-en</u>





Success Story: Amy



- Growing up with a developmental disability, Amy knew she wanted to work, but wasn't sure what her options were.
- She received services from her State VR agency to find work and, later, worked with an EN that continues to help her develop her career and receive benefits counseling.
- She learned that she was eligible for Medicaid While Working (1619(b)), which allowed her to focus on her work goals without worrying about losing her healthcare coverage.

choosework.ssa.gov/library/amy-success-story



Questions?





How to Get Started

Social Security's Ticket program has a variety of service providers and other resources ready to help you get started!

Call the Ticket to Work Help Line:

- 1-866-968-7842
- 1-866-833-2967 (TTY)
- Visit: choosework.ssa.gov



Connect:

Visit <u>choosework.ssa.gov/contact</u> to find us on social media and subscribe to blog and email updates!



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Putting it Together: Choosing a Service Provider That's Right for You Date: Wednesday, October 23, 2019 Time: 3 – 4:30 PM ET

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



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