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Debunking the Three Biggest Myths About Disability Benefits and Work

Date:
Wednesday,
January 22

Time:
3-4:30 PM ET



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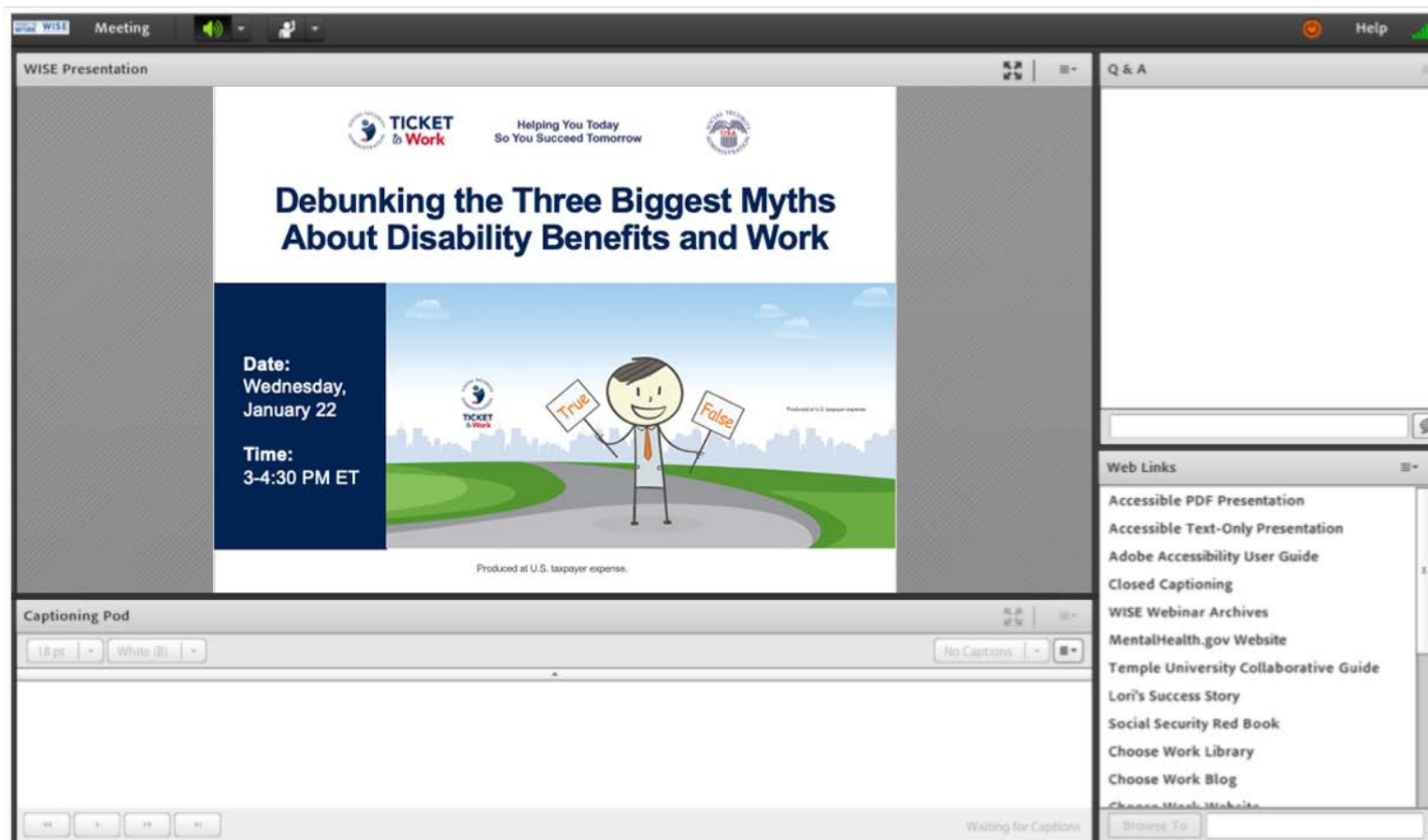
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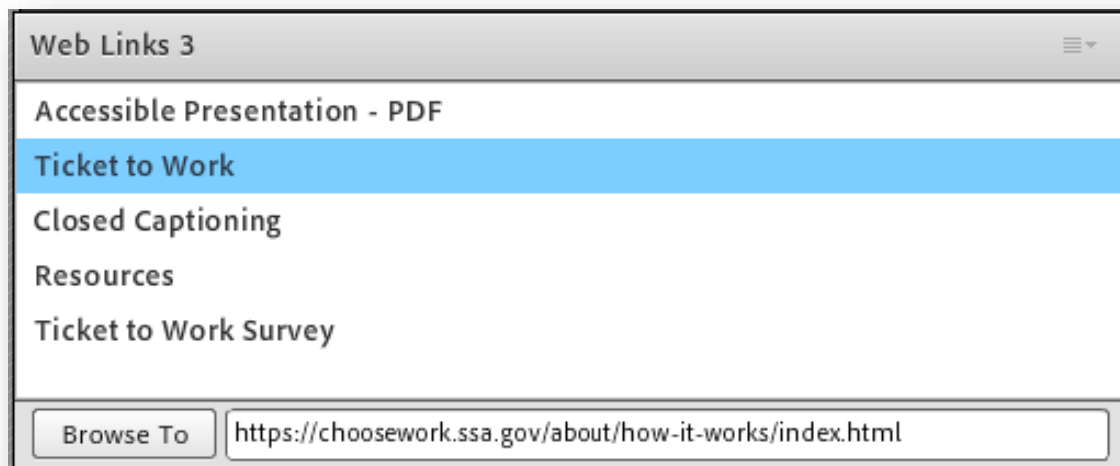
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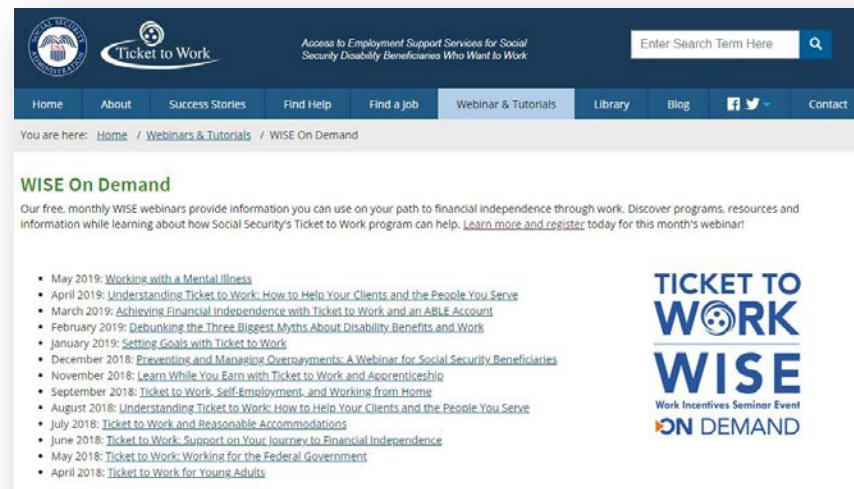
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Presenters

Welcome and Introductions

Moderator: Sarah Hyland, WISE Moderator

Presenter: Raymond A. Cebula, III, J.D., Cornell University

Welcome!

Thank you for joining us! Today we'll discuss and answer questions related to:

- Social Security Disability Benefits
- Social Security's Ticket to Work Program and Other Work Incentives
- Debunking the Three Biggest Myths About Disability Benefits and Work
- Tying It All Together: That's the Ticket
- Additional Resources



Ticket to Work Program: Support on Your Journey to Work



Social Security Disability Benefits Program



Social Security Disability Insurance (SSDI)



Supplemental Security Income (SSI)



Starting the Journey

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



Why Ticket to Work?

- Earning a living through employment is not something everyone can do, but it may be right for you. Once people understand the many free services and supports available to them, they often find that the rewards far outweigh the risks.
- If you take the time to learn about the employment services and supports available through the Ticket program, you may be surprised! We're here to help you on your journey to financial independence.



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

Ticket to Work:

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



What Is the Ticket to Work 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 the Ticket Program Works

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



Employment Networks (ENs) (Slide 1 of 2)

An EN is a private or public organization that has an agreement with Social Security to provide free employment support services to people who are eligible for the Ticket program.



- Many state public workforce systems, such as American Job Centers, are Workforce ENs

Employment Networks (ENs) (Slide 2 of 2)

An EN's service area may cover:

- The local community
- An entire state
- Multiple states
- The whole country

An EN may offer its services:

- In person
- Virtually, by phone or email
- Both in person and virtually



How Can Working with an EN Help You?

Services and supports are designed to help you on the path to financial independence through work and can include helping you to:

- Identify your work goals
- Write and review your resume
- Prepare for interviews
- Request reasonable accommodations
- Receive benefits counseling



State Vocational Rehabilitation (VR) Agency

A State VR agency provides 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 or visually impaired



How Can Working with a State VR Agency Help You?

Many services are similar to what you can receive through an EN, but a State VR agency may also be able to help you with:

- Vocational rehabilitation
- Training and education

Similar to ENs, State VR agencies can also offer benefits counseling.



Work Incentives

Work Incentives are special Social Security rules and programs 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



Myth #1

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



Myth #1: 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 be able to keep your Medicare or Medicaid indefinitely because of:

- Work Incentives
- Buy-in Programs (in many 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



Medicaid While Working or 1619(b)

If you receive SSI, 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 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** (see updated state thresholds amounts at: <https://www.ssa.gov/disabilityresearch/wi/1619b.htm>)



Medicaid Buy-in Program

Many 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.

Also, each program is different, but most require that you are working at least a little and may allow you to have significant earnings from work or self-employment and higher savings than regular Medicaid.



Under certain circumstances, people who receive SSDI benefits may be eligible for Medicaid Buy-in Programs.

You should check with your local Medicaid agency to find out what is available in your state.

Extended Period of Medicare Coverage

(Slide 1 of 2)

Most SSDI beneficiaries with disabilities whose benefits cease 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



Extended Period of Medicare Coverage

(Slide 2 of 2)

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; and
- You continue to have a disabling impairment; and
- 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 the **Social Security** office at 1-800-772-1213 or 1-800-325-0778 (TTY) to find your local office
- For help with paying the 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 your state



Questions?



Myth #2

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.



Myth #2: FALSE

Social Security will not conduct a medical review if you participate in the Ticket program with either an EN or your State VR agency:

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



Timely Progress Review (TPR)

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) to identify:
 - Your work goals, including the amount of money you anticipate earning when you finish your plan
 - The supports and services you will receive to reach those goals
 - Fact Sheet: <https://bit.ly/2HTSFkX>
- Approximately every 12 months, Social Security reviews the progress you have made toward your work goals



Example of TPR Requirements

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

- Worked 3 out of 12 months earning more than \$910 per month (Trial Work Period amount in 2020)
- 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
- 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).

Learn more about TPR: <http://bit.ly/timely-progress>

Myth #3

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.



Myth #3: FALSE

If your benefit payments ended because of your work and because of earnings from work, and you stop work within 5 years of when your benefits ended, you may be able to have your benefits started again right away through a request for a Work Incentive called **Expedited Reinstatement (EXR)**.



Expedited Reinstatement (EXR)

EXR is a Work Incentive that applies to both SSDI and SSI beneficiaries.

- Safety net for people who successfully return to work and lose their entitlement to SSDI or SSI benefits and work stops within 5 years of when benefits terminated
- Allows up to 6 months of temporary cash benefits while awaiting medical determination; you may also be eligible for Medicare and/or Medicaid during this provisional benefit period



Putting it Together: That's the Ticket!



Starting Your Journey

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

It's a big decision that requires:

- Understanding how working will affect your Social Security disability benefits and other benefits
- Support finding and keeping a job



Social Security Work Incentives

More than 20 Work Incentives are designed to help you as you transition to the workplace and financial independence. The type of Work Incentives a person is eligible for depends on the type of benefit he or she receives (SSI, SSDI, or both).

Learn more at:

- choosework.ssa.gov
- www.ssa.gov/redbook



Chris's Story

- Chris began receiving Social Security Disability Insurance (SSDI) after experiencing a spinal cord injury as the result of a car accident
- With help from his Ticket program service provider, he:
 - Received benefits counseling and career counseling
 - Learned about Work Incentives
 - Found part-time work training customer service representatives



<http://bit.ly/chris-success>

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



Questions?



Get Updates!

- Want to learn more about our monthly WISE webinars? Subscribe to find out our topics each month and be the first to register:
<http://bit.ly/WISEsubscribe>
- Interested in learning more about the Ticket program, employment service providers, and other topics? Subscribe to the Choose Work blog to get our weekly updates sent directly to your inbox:
http://bit.ly/CW_subscribe



How to Get Started

Social Security's Ticket to Work 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 choosework.ssa.gov/contact to find us on social media and subscribe to blog and email updates!



Join Us for Our Next WISE Webinar!

TICKET
to **Work**

WISE
Work Incentive Seminar Event

Choosing a Service Provider That's Right for You

Date: Wednesday, February 26, 2020

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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