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Debunking the Three Biggest Myths About Disability Benefits and Work

Date:
Wednesday,
November 18,
2020

Time:
3-4:30 PM ET



Produced at U.S. taxpayer expense.

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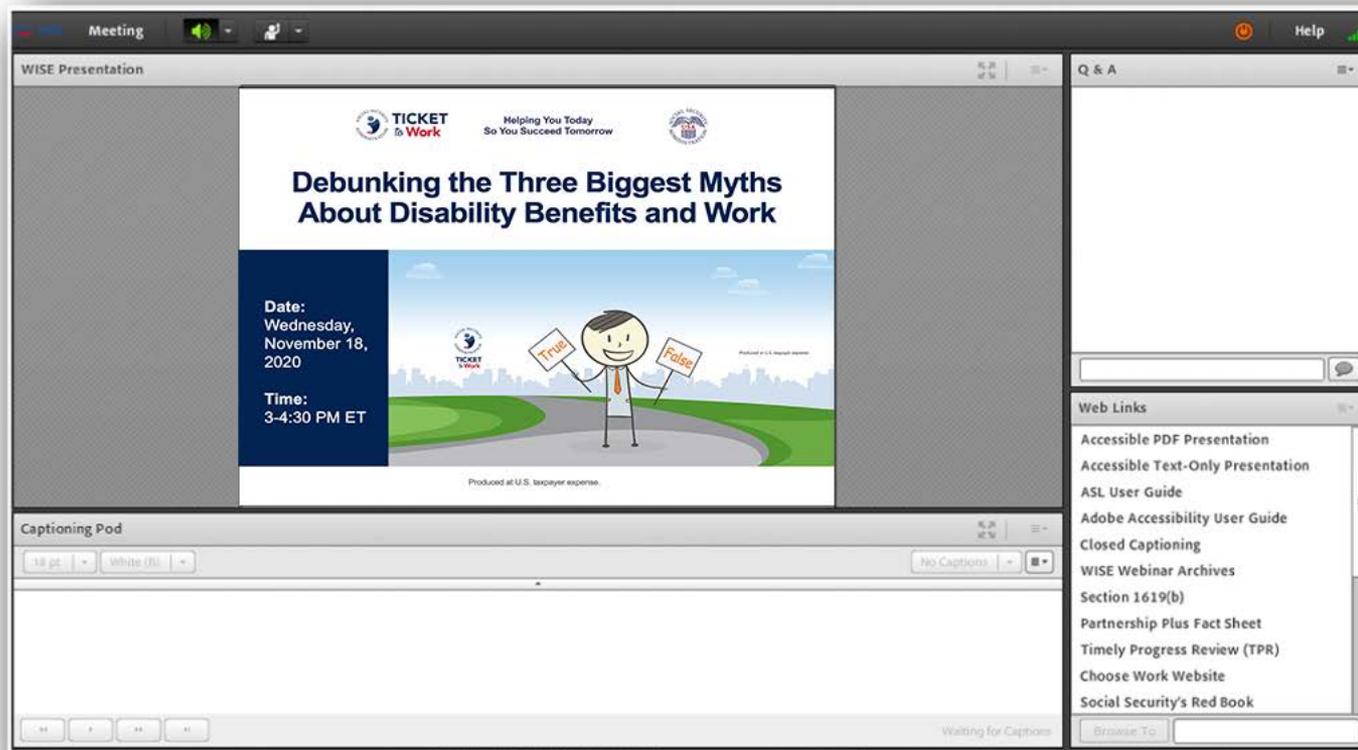
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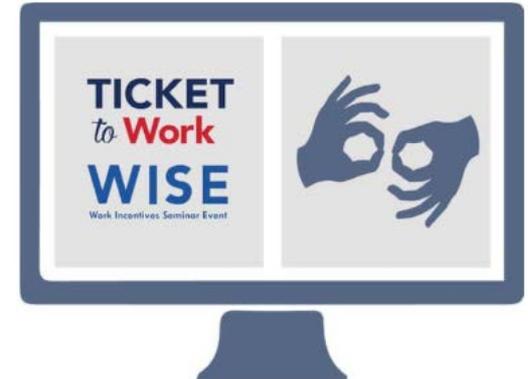
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- ASL User Guide:
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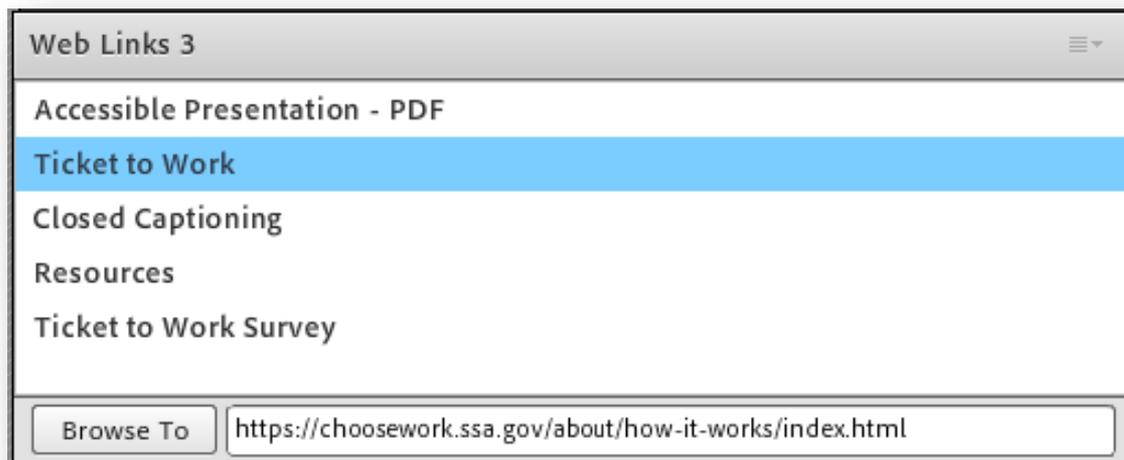
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- For Q&A: Please use the **Q&A pod** to submit any questions you have during the webinar, and we will direct the questions accordingly during the Q&A portion
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Please note: This webinar is being recorded, and the archive will be available within 2 weeks on the Choose Work website at http://bit.ly/WISE_OnDemand.

The screenshot shows the 'WISE On Demand' page on the Ticket to Work website. The page features a navigation menu with links for Home, About, Success Stories, Find Help, Find a Job, Webinar & Tutorials (selected), Library, Blog, and Contact. Below the navigation, the page title is 'WISE On Demand'. The main content area includes a brief description of the free, monthly webinars and a list of past webinar topics. The Ticket to Work and WISE logos are visible on the right side of the page.

Access to Employment Support Services for Social Security Disability Beneficiaries Who Want to Work

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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](#)
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TICKET TO WORK
WISE
Work Incentives Seminar Event
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If you experience any technical difficulties during the webinar, please use the **Q&A pod** to send a message, or you may email webinars@choosework.ssa.gov.



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
- Putting It Together: That's the Ticket
- Additional Resources





Ticket to Work Program: Support on Your Journey to Work

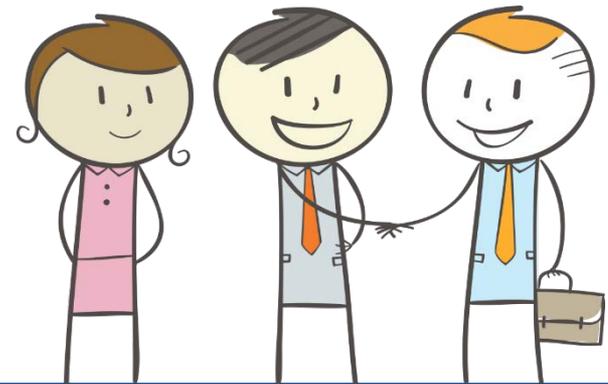
Social Security Disability Benefits Program



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



Ticket Program Service Providers



Who Can Help You Achieve Your Work Goals?

Through the Ticket Program, you'll have access to a variety of **Ticket Program service providers**, including:

- Employment Networks (EN)
- Workforce ENs
- State Vocational Rehabilitation (VR) agencies
- Work Incentives Planning and Assistance (WIPA) projects
- Protection and Advocacy for Beneficiaries of Social Security (PABSS) organizations



Employment Network (EN)

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**



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. A State VR agency can offer benefits counseling and may also be able to help you with:

- **Vocational rehabilitation**
- **Training and education**

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



What Is Partnership Plus?

Partnership Plus is an agreement that allows State VR agencies to partner with ENs to provide a **transition of services** for those who need **ongoing support**.

- VR agencies typically close a case approximately 90 days after you start working
- An EN may offer continued support services to maintain employment and increase your earnings over time



choosework.ssa.gov/library/partnership-plus

Work Incentives Planning and Assistance (WIPA) Projects

WIPA projects are staffed by Community Work Incentives Coordinators (CWIC) who:

- Provide **free benefits counseling** to Social Security disability beneficiaries about how work and earnings will affect your SSDI, SSI, Medicare or Medicaid, and other public benefits
- Help you understand **Social Security Work Incentives** and how they apply to you
- Explain the potential **benefits of employment** and **dispel myths** about working
- Help you decide if the services and supports from the Ticket Program are **right for you**



Whom Do WIPA Projects Serve?

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 **age 14–25**, even in the earliest stages of considering work

Protection and Advocacy for Beneficiaries of Social Security (PABSS) (Slide 1 of 2)

- PABSS organizations provide **free legal assistance** to people who receive Social Security disability benefits and who have disability-related employment issues
- PABSS services may include:
 - **Legal support**
 - **Advocacy**
 - Information to help beneficiaries **resolve employment-related concerns** with employers, Social Security, ENs, State VR agencies, WIPA projects, or others



Protection and Advocacy for Beneficiaries of Social Security (PABSS) (Slide 2 of 2)

PABSS services may also provide help with:

- Navigating organizations and services to support your effort to work and **protect your rights**
- **Requesting** reasonable accommodations in your college classes, training courses, licensing programs, and workplace
- Addressing other **disability-based legal issues** that are barriers to employment



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



How Do You Find a Service Provider?

- If you're ready to find a service provider, visit choosework.ssa.gov/findhelp
- Search by:
 - ZIP code
 - Services offered
 - Disability type
 - Languages spoken
 - Provider type (EN, Workforce EN, VR, WIPA, or PABSS)
- Or call the **Ticket to Work Help Line** for a list of service providers at **1-866-968-7842** or **1-866-833-2967 (TTY)**
Monday – Friday 8:00 am – 8:00 pm ET



Questions?



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.

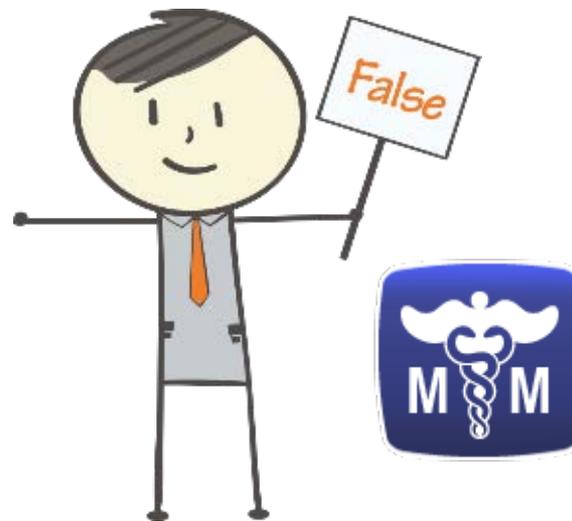


Myth #1: FALSE

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

If your benefit payments stop due to earnings, you may be able to keep your Medicare or Medicaid indefinitely by using:

- 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 due to earnings 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**
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 have some earnings from work. Some allow you to have significant earnings from work or self-employment and greater savings than most Medicaid programs allow.



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 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 earnings from 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
- 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/ticket-TPR>

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 apply 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)**.

To apply, you must have the same disability (or a related one) that qualified you for benefits before. When you apply for EXR, you also must not be working at a substantial level, according to Social Security's definition.

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

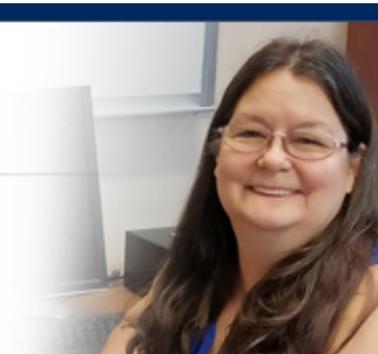


Hazel's Story (Slide 1 of 2)

Success Stories



Taking the Long
Way Home



After years of struggling with her mental health and addiction, Hazel found the support she needed to create a path to recovery and work towards financial independence. Learn how work helped Hazel create a better future and achieve her goals.

<https://bit.ly/hazel-success>

Hazel's Story (Slide 2 of 2)

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Hazel

“

“Employment brought about a real turning point for me,” she says. “It has been such a critical part of my recovery. Make no mistake... recovery is something you give away every day. The work I do here allows me to share my recovery with those who need it most.”

— HAZEL —

”

a

TICKET to Work
Success Story

Questions?



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:

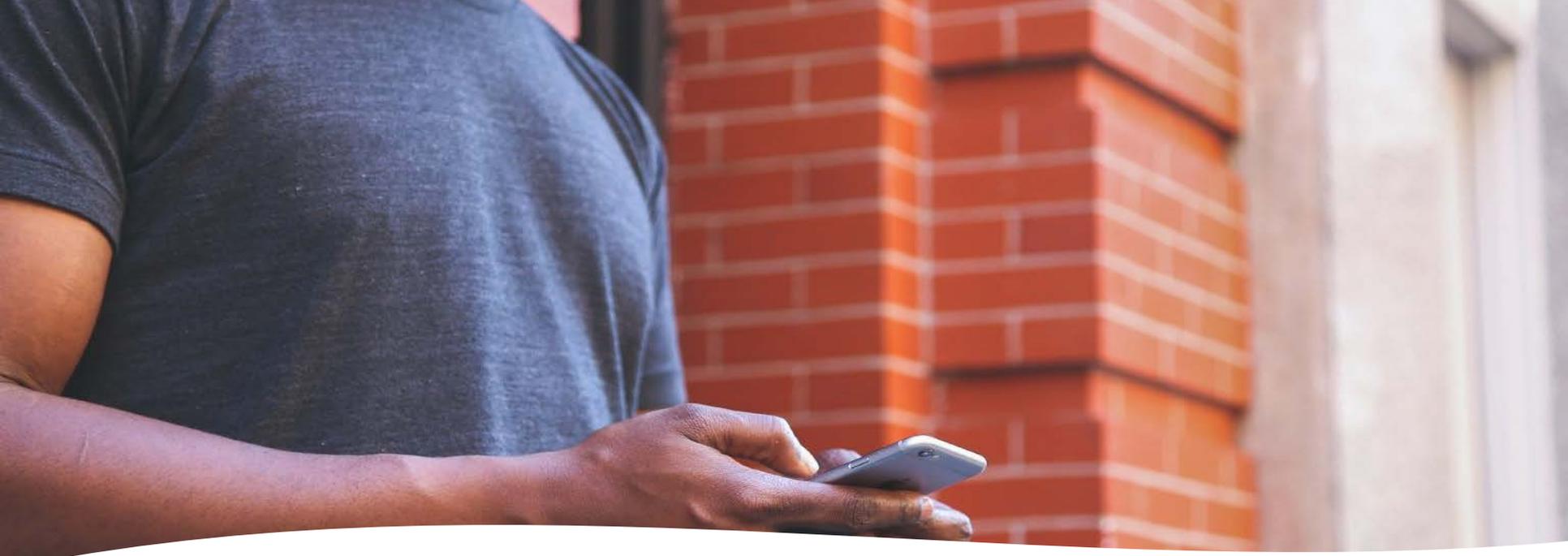
- 1-866-968-7842
- 1-866-833-2967 (TTY)

Visit: choosework.ssa.gov

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Opt-In to Receive Text Messages

- Get advice and encouragement, and read stories about people who achieved financial independence with help from the Ticket to Work Program.
- If you're interested in receiving text messages from the Ticket Program, please text **TICKET** to **474747**. Standard messaging rates may apply.

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TICKET
to **Work**

WISE
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Date: Wednesday, December 16, 2020

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