

Ticket to Work Changed My Life

Lori

Ticket to Work Program Success Stories



Driving back from visiting her parents, Northern Indiana resident Lori heard her phone ring. She recognized the number immediately. She pulled off into the parking lot of a small shopping center and answered, "Hello?"

It was a representative from Employment Options, Lori's employment service provider through the Ticket to Work program. The representative was calling to set up a time to help Lori create a path back to work.

Lori was overwhelmed with emotion. But, for the first time in a long time, she didn't have a panic attack. She felt hopeful, strong and ready. However, she still had many concerns about taking the next step.

When Panic Attacks

At 38, Lori has come a long way from the little girl who was paralyzed with fear—a little girl who couldn't get out of bed to go to school, make it through a whole week of summer camp, or see friends and family without spiraling into terrifying anxiety, panic attacks and depression.

"When I was nine or ten years old, I had my first panic attack at summer camp," Lori says. "My parents just chalked it up to nerves from being away from home. We didn't know what it was, and back then, no one really talked about anxiety. I ended up having to see a doctor about it because I was having trouble going to school. I was a

straight-A student, so it wasn't like I didn't want to go—I just couldn't, and I didn't understand why. The doctor decided I had 'school-phobia' and that was that."

Lori's generalized anxiety, social anxiety and panic attacks continued through middle school and high school. She was hospitalized for a short time in high school and doctors prescribed several medications. The medications had severe side effects, which hampered her daily living, so she stopped taking them. Lori's grades and achievements were outstanding, but she struggled with everyday tasks and social situations.

"I was always a high achiever—in fact, I was valedictorian of my high school class. But I continued to struggle in college. I tried medication and therapy, but I had major ups and downs. If online college had existed back then, that would have been perfect for me. I had a hard time leaving my room and being around people."

About Depression and Anxiety

Depression (also called major depressive disorder or clinical depression) is a common but serious mood disorder. It causes severe symptoms that affect how you feel, think and handle daily activities such as sleeping, eating or working.

Depression is one of the most common mental health disorders in the U.S. Depression is caused by genetic, biological, environmental and psychological factors.

Anxiety disorders involve worries or fears that are more than temporary. For a person with an anxiety disorder, the feelings do not go away and can get worse over time. They get in the way of daily activities such as job performance, relationships and schoolwork.

There are several different types of anxiety disorders. Examples include generalized anxiety disorder, panic disorder and social anxiety disorder.

For more information and resources, visit the [National Institute of Mental Health](#).

Lori eventually took a break from college. She worked for a law firm for a short time, still struggling with anxiety and depression. She later found a better job as a buyer's assistant at a local gas and electric company. Her new job offered tuition benefits, so she went back to college part-time to finish her degree in business organizational management.

After graduating, Lori's anxiety and panic attacks became too much to bear. Unable to work, she applied for Social Security Disability Insurance (SSDI) benefits. She began receiving benefits in the summer of 2005. Lori worked a few hours here and there at a work-at-home position with a telemarketing company. But, she wasn't able to work full-time...or so she thought.

In 2009, a friend sent her an online post about work-at-home job opportunities. The post was from an organization called **Employment Options**. Lori wasn't ready to reach out to them then, but later she went to Employment Options' website and learned about Social Security's Ticket to Work program.

The Ticket to Work (Ticket) program supports career development for people with disabilities who are ready for employment. Adults age 18 through 64 who receive Social Security disability benefits qualify. Through the Ticket program, State Vocational Rehabilitation (VR) agencies and service providers known as Employment Networks (EN) offer a range of free support services to help people prepare for, find or maintain employment. Some ENs serve people with a specific type of disability, while others offer certain types of services. The program is voluntary and set up to help people progress toward financial independence.

"Even though I had not worked full-time in a long time, I believed I still had the abilities and skills to offer the working world," says Lori. "I just had no idea how to go about getting a job or whether I could handle the 'working world' again. If I'm being honest, I was afraid. As much as I needed more money, I just could not afford to lose my monthly cash or health benefits."

A Partner on the Path to Work

“What if I need help? What if I have a question about the work I was hired for? What if I can’t keep a job? What if I have to go back on benefits? What if I can’t do this?”

Lori had a long list of questions and worries. But with the Ticket program, Lori had a partner to help her through the entire process.

Lori had her first interview with Paula Vieillet, the founder and CEO of Employment Options.

“After talking to Paula and learning more about the Ticket to Work program, it was comforting to know that I could have someone on speed dial when my brain started to make me worry more.”

Because each individual’s circumstances are different, the program encourages people to begin their journey with a trained benefits counselor who can help them understand how employment will affect their disability benefits. Benefits counselors can be found at community-based organizations called Work Incentives Planning and Assistance (WIPA) projects, and at some ENs and State VR agencies.

Lori was grateful she didn’t have to do this all on her own. “I’m not going to sugarcoat it: when you have anxiety, you’re afraid of everything going wrong,” Lori says. Having a benefits counselor by her side to help negotiate the ins and outs of managing her disability benefits while finding a job made Lori feel safe. It made her feel like she could go back to work.



Employment Options is a national Social Security-approved Employment Network. The organization helps people who receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) find suitable employment in either work-at-home or community jobs. Employment Options services 47 states.

For over 20 years, Employment Options has helped thousands of people with:

- Assessing skills and abilities
- Choosing suitable jobs
- Completing a job application
- Preparing a resumé
- Practicing for job interviews
- Final job placement

Employment Options’ services are free to qualified SSDI and SSI beneficiaries.



You Can Do This: Work Incentives Made All the Difference

After receiving benefits counseling, Lori worked with Paula at Employment Options on a new resumé. They created an Individual Work Plan (IWP)—a list of tasks and goals that would help her find a job. Lori’s IWP focused on jobs that would allow her to work from home, that would be engaging and challenging, and that would enable her to earn a regular, steady income.

“I knew I had the potential to do something and Paula kept telling me ‘you can do this.’ I just needed a little help making it happen.”

Employment Options told Lori about Social Security rules called Work Incentives. Work Incentives make it easier for adults with disabilities to explore work while still receiving Medicaid or Medicare and some cash benefits from Social Security. Because Lori received SSDI benefits, she would be able to test her ability to work during a nine-month Trial Work Period (TWP), while still getting cash benefits.

After Lori’s TWP ended, a 36-month Extended Period of Eligibility (EPE) would begin. During the EPE, most people with a disabling impairment can receive cash benefits for all months in which they earn less than the Substantial Gainful Activity (SGA) level for that year. Lori was relieved and felt less anxious when she realized that when she found a job, she would not suddenly lose her Medicare and cash benefits. She would have time to decide if and how full-time employment would work for her.

Lori also learned that as long as she made progress toward her work goals within Social Security’s timeframes, Social Security would not conduct a medical Continuing Disability Review (CDR) to decide if she continued to qualify for disability benefits.

Trial Work Period (TWP) *SSDI recipients only*



The TWP allows you to test your ability to work for at least nine months. During your TWP, you will receive full SSDI benefits no matter how much you earn as long as your work activity is reported and you have a disabling impairment.



Expedited Reinstatement (EXR) *SSDI and SSI recipients*



If your benefits stopped because of your earnings level, and you are no longer able to work because of your medical condition or one related to it, you can request to have your benefits reinstated without having to complete a new application. While Social Security determines your benefits reinstatement, you are eligible to receive temporary benefits for up to six months.



Protection from Medical Continuing Disability Reviews (CDR) *SSDI and SSI recipients*



If you assign your ticket to an approved service provider before you receive notice of a medical CDR, you will not have to undergo the medical review while you are participating in the Ticket program and making progress within Social Security’s timeframes.



Always an over-achiever and a hard worker, Lori wanted to focus on the job when she got one. She didn't want to worry about the things she couldn't control or didn't know how to figure out. She needed to know that she had some security around her income. The Ticket program and Work Incentives allowed Lori to focus on her future without worrying about the sudden loss of benefits.

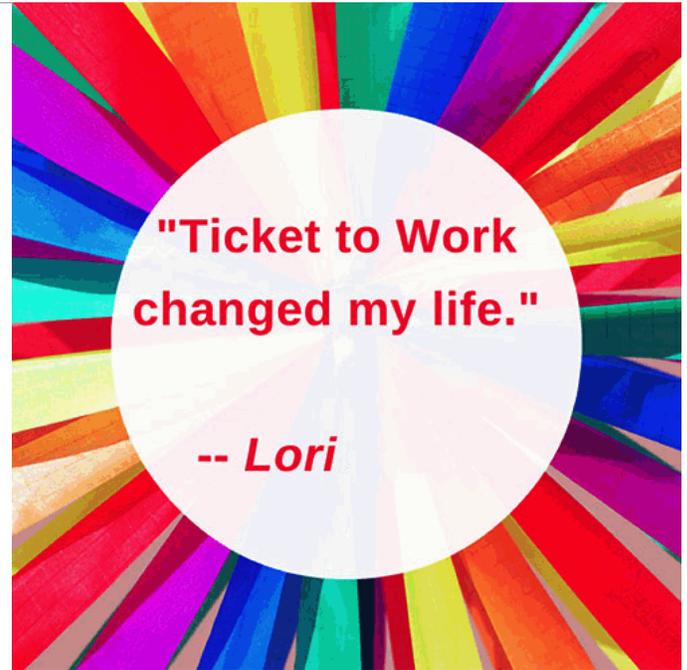
Taking the Leap

When Lori began working with Employment Options to find a job, she told them she wanted to start with part-time work. She didn't want something full-time. She didn't feel ready or able to take that leap.

Paula found a work-from-home job for Lori with a pharmaceutical company, doing physician-focused sales and customer service outreach. The job sounded great to Lori, but it was a full-time position—something she didn't think she could handle. Paula reminded her she was still in her Trial Work Period. If she tried working full-time and it didn't work out, she would not have to reapply for Social Security benefits. She would be okay.

Lori took the job and thrived. She loved working full-time and enjoyed her new job responsibilities. After she had worked there for a few months, Lori's employer asked her to train new employees who came onboard.

"I've always been a cautious spender and saver. Getting that first paycheck for full-time work was so amazing. I felt like I really accomplished something for the first time in many years. I feel like I was connected to society again and didn't have to hold my head down."



When she received letters from Social Security or had questions about her benefits, Lori felt supported by her benefits counselor at Employment Options.

"Getting this job through Ticket to Work made all the difference in the world because having their help on the technical benefits side that I had trouble understanding freed me up to just be able to work and do my job well," says Lori. "I wouldn't have been able to stay focused if I hadn't had them to reach out to. My anxiety would've taken over, and I'd be right back where I started: scared and unable to work."

Unfortunately, after five months, the pharmaceutical company shut down Lori's business unit. Lori was out of a job.

For someone with anxiety, a situation like this is terrifying. But knowing about the supports provided through Social Security's Work Incentives, Lori knew she would be okay. She began applying for other jobs, knowing her counselor was there to help her.

Social Media and Networking Matters

During her time working with Employment Options, Lori became Facebook friends with Paula, the organization's founder. Paula enjoyed seeing Lori's social media updates about her previous job, new

Ticket to Work Service Providers

Several different types of Ticket to Work program service providers can help you transition to the workforce or progress in the job you have:



600+ **Employment Networks (EN)** across the U.S. offer a range of free support services through the Ticket to Work program. Some

ENs serve specific populations, while others may provide specialized support services. ENs can help you:

- Prepare for the workforce
- Find a job and stay employed
- Advance in your current job
- Get job accommodations
- Stay in touch with Social Security
- Stay organized



Workforce ENs are providers that are also part of a state's public workforce system. Like other ENs, Workforce ENs can give you

access to a wide array of employment support services, including training programs and special programs for youth in transition and veterans. A Ticket program participant who assigns their ticket to a Workforce EN will work with providers in the workforce system (including American Job Centers).



People who need more significant support services (such as rehabilitation or training) may find help at a **State Vocational Rehabilitation**

(VR) agency. State VR agencies deliver a wide variety of services to help people with disabilities go to work. These 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. State VR agencies can help you get ready to work. If necessary, you can then find an EN to help you keep your job and make more money.



Benefits counselors are professionals who can explain how working will affect your Social Security disability benefits. Community-based

organizations known as **Work Incentives Planning and Assistance (WIPA)** projects, have benefits counselors on staff. Some ENs also offer benefits counseling services.

Use the **Find Help** tool to connect with providers that offer the services you need to start or advance your career.

work search, and volunteer church work. She saw how those updates made Lori feel more positive and less anxious. Paula watched Lori build a supportive community—online and offline—thanks in part to her newfound confidence from meaningful full-time work.

What Lori didn't know is that Employment Options was growing by leaps and bounds. Paula and her team needed someone to help with marketing and social media. And Paula had her eye on Lori as a potential job candidate for these responsibilities.

Lori stayed in regular touch with Paula. She updated Paula on her volunteer efforts and all the new skills and experience she was gaining—highlighting what a perfect candidate she would be for the job.

After some organizational budget planning and a little more time, Paula was ready to create this new position. Lori (and others) applied and interviewed for it.

Lori was hopeful that the position would work out. She had been applying for other jobs, but did not find anything she felt passionate about. None of them seemed to fit her longer-term career goals. Lori knew that working for Employment Options would give her the opportunity to do work that really suited her and would enable her to help others whose circumstances were similar to hers.

In March 2011, she was hired. Lori began doing public relations, marketing and social media for Employment Options, and she continues to work for them today as a Senior Marketing Liaison.

“Making that transition from Social Security benefits to earning my own income was a big step for me, but having that extra support from Paula and her staff made the transition off benefits so much smoother.” says Lori.

“Making my own money again is freeing. I want to do whatever I can to help others understand and learn about this great program.”

Onward and Upward

“I’ve grown so much in these past five years, and so has the company,” says Lori. “Paula and the rest of our management see potential in people before we see it in ourselves,” Lori adds. “Paula saw what I had been sharing on Facebook and how I was using social media to talk about my work and my volunteer life, and she knew I could apply those same skills and practices in working with her and the team at Employment Options. I had no idea she was even paying attention to what I was doing! It’s a good lesson, I guess, to be who you are and share what you love in a professional and thoughtful way online, because you never know what might come of it.”

Over time, Lori’s job responsibilities have expanded. She supports Employment Options’ website, manages online events, offers tech support to her colleagues, and oversees advertising.

Lori enjoys her job and her colleagues. It feels great to serve as a positive role model for others who contact Employment Options for help returning to work or working for the first time.

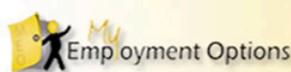
“I’m not just some stranger telling someone the facts about Ticket to Work; I’ve lived it and I’m still part of the program today,” Lori says. “When this all started, I kind of figured I could get a job ... but what I ended up with is a career that I never thought was possible. For many

years, I did all I could to hide my anxiety and issues out of shame. Now, I hope by sharing my story, someone else out there can benefit from the program and from employment.”

In March 2015, at the end of her trial work period, Lori stopped receiving Social Security cash benefits. She is in her extended period of eligibility and keeps her Medicare benefits. Lori says, “Ticket to Work truly changed my life.”

Lori’s boyfriend believes Lori can do anything she sets her mind to. He owns a painting business that Lori helps manage in her “spare time.” Together, they manage a household, pay the bills on time, support one another when they need to make big decisions, and enjoy time with family.

“A job is more than just a paycheck for me,” Lori tells us. “Sometimes you don’t see the growth in yourself because you’re stuck seeing yourself in only one way—a person with a disability. But my friends and family and co-workers have seen me grow and given me such great support. They’ve seen me change for the better in all areas of my life—that’s the impact of having a job. Being able to work has helped me manage my anxiety in many ways. It’s kept me focused each day. Being able to help others like me gives me a great reason to get out of bed in the morning and do something I love. A job can do so much more than bring in income.”



Lori
Public Relations/Marketing

Lori has come a long way and has worked hard to get where she is today. She offers the following advice to others who may be ready to work and are considering what their path to employment might look like with the Ticket program:

- **Take baby steps.**

“Don’t try to do everything all at once. Do one thing at a time, and pace yourself. Getting started on your employment journey with Ticket to Work means you plan things in stages. It’s awesome!”

- **Failure isn’t permanent.**

“There probably will be frustrations and setbacks along the way. That’s okay. It’s how we learn how strong we are. Keep moving forward. The Ticket program is there to give us another chance and is a great support system.”

- **Our journeys will be different.**

“Don’t compare your journey with others! Everyone works in different ways and everyone’s story is different. That was one of the hardest things for me. I always felt less of a person.”

- **Ask for help.**

“Rome wasn’t built in a day, and it wasn’t built alone. Your service provider or Employment Network is there for you. Reach out and ask for help or advice when you need it. That’s what they are there for.”

- **Never say never.**

“During this journey I said I would never work full-time... that I would never go off benefits... and I would never share my story. I said ‘I would never’ to a lot of things. And now I’m doing all those things and more I couldn’t have dreamed of. Don’t limit yourself. Don’t restrict yourself out of fear. You might think one thing at the beginning of this journey, but you might surprise yourself along the way.”

The Ticket to Work program helped Lori find her path to a better future.

Find yours! To learn more, visit www.socialsecurity.gov/work and contact the Ticket to Work Help Line at **1-866-968-7842** (Voice) or **1-866-833-2967** (TTY), Monday through Friday, 8:00 a.m. to 8:00 p.m. ET. Ask a representative to send you a list of service providers or find providers on your own with the Ticket to Work **Find Help** tool.



Sources:

[National Institute of Mental Health](#)