Sandy woke from a dream that dissolved and faded before she could catch it. All she remembered was a general feeling of panic and a sense that she was falling. Her muscles contracted, bracing for impact. When her eyes flew open, she found herself sweating in the front seat of her 1986 Chevy Beretta. The car was filled with belongings she had accumulated during the most recent years of her nomadic life. Sandy was grateful to have purchased her first car, as reality came back into focus that it now furnished the only roof over her head.

The insecurity Sandy felt in her dream had been a part of her life for most of her 18 years. As 1 of 8 children born to parents who were unable to care for them, Sandy had been placed in 17 different foster homes from the time she was 3 years old. “They just kept moving me around… every time I got used to a place. I don’t think that [the impact of] this instability was much considered,” she says. “We weren’t bad kids. We were just those who fell through the cracks in the system.”

When Sandy turned 18, a judge told her it was time for her to exit the foster care system. She would have 2 weeks to leave the program for teens that was supposed to prepare her to live on her own. She was not prepared. “I lived out of my car,” she recalls. “Who was I going to call? I had no one. I was just out there. Just like that.”

Resilience

Before her time was up with the foster care system, Sandy did receive some college counseling and public benefits that allowed her to enroll in a local college program. By the fall of 2000, Sandy was a sophomore at Wayne County Community College in Detroit, MI, where she relied on the campus as a home base. She was working at McDonalds, making just enough money to scrape by.

“You’d be surprised at how much survival instinct [kicks in] when you don’t have anyone but yourself to rely on.”

“Then one day, I saw a posting on campus for a job working with juveniles in a lock-up facility. Instinctively, I knew that what I had overcome in my life was something that might allow me to help other kids. As a ward of the system that left me out in the cold, I reflected on all I had been through, how I had survived. Then I thought about all the other kids that were coming up behind me in the same situation, and knew that helping them was what I was meant to be doing.”

Propelled by a level of confidence and tenacity that she describes as “divine intervention,” Sandy applied for a job as Treatment Specialist at Boys and Girls Republic in Detroit. She was hired.
Life Line

Sandy’s first professional job was the anchor she needed to set a path to a more stable life. It was the first time she felt in control of her future.

“It was magical. There is nothing like having a place of your own for the first time. From there, things got better for me. I continued to work in lock-up facilities, where I was able to provide mentoring and hope to a young population that often experiences feelings of hopelessness.”

She worked with young people to help them understand that the consequences of certain behaviors would become more serious as they got older. Sandy helped some people see their potential gifts and become empowered to steer their lives in a positive direction. She was making a difference.

Screeching Halt

Early in 2005, Sandy was hit by a truck in a head-on collision that sent her car, and the life she had created, spinning out of control. She woke up in the hospital with severe injuries to her head, neck and back. She was immobilized and in a kind of pain that extended beyond her physical senses.

“I was so hurt,” she recalls. “My body was broken, and so was my heart. I had been making a difference in my own life while helping others. Now I could barely help myself.”

Her recovery would take 6 years. Unable to work, Sandy received Social Security Disability Insurance (SSDI) while she focused on rebuilding her strength through intensive physical therapy. While the accident brought her life to a screeching halt, it set up a different kind of momentum she didn’t expect.

Mentors: What to Look for and Where to Find Them

It’s no surprise that young people benefit from caring relationships with positive role models. Mentoring can be formal or informal, but it usually includes an empathetic, consistent and long-lasting relationship with a mix of role modeling, teaching and advising. When looking for a good mentor, consider that successful programs:

- Have clearly defined goals and expectations
- Have mentors with relevant experience helping others, and who are committed to 12+ months of participation
- Include activities that facilitate building relationships
- Provide some structure to find the best fit between mentors and mentees
- Provide mentor and mentee training before and after mentors are matched with youth
- Have in-depth and reliable mentor screening practices to protect children

You can find a wealth of information on quality mentoring and youth programs through these resources:

- Interagency Working Group on Youth Programs (IWGYP) www.Youth.gov
- National Mentoring Resource Center www.nationalmentoringresourcecenter.org offers a list of mentoring programs and evaluates and compares their effectiveness
Continuation of Healthcare Coverage for People with Disabilities Who Work

Several Work Incentives allow SSDI and Supplemental Security Income (SSI) recipients who work to continue receiving healthcare coverage even after they no longer receive cash benefits.

Continuation of Medicare Coverage for SSDI Beneficiaries

Most people with disabilities who work will 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, after the 9-month TWP. You do not pay a premium for Part A. Although cash benefits may stop due to work, you have the assurance of continued health insurance for 7 years and 9 months. To qualify, you must have a disability, already have Medicare, and be working at the SGA level. Learn more about SGA on the next page.

Medicare for Persons with Disabilities Who Work (SSDI only)

If your Medicare stopped due to work, you continue to have a disabling impairment, and you are under age 65, you can buy continued Medicare coverage. If you have limited resources, you may be eligible for state assistance under various Medicare Savings Programs. Your state Health and Human Services agency makes the determination about whether you qualify for this help.

Medicaid While Working (Section 1619b) for SSI Beneficiaries

After you return to work, your Medicaid coverage can continue even if your earnings become too high to receive SSI payments. To qualify, you must meet all eligibility rules (including the resources test), need Medicaid in order to work, and have gross earned income that is not enough to replace SSI, Medicaid and any publicly funded attendant care.

For more information about these Work Incentives, read the Social Security Redbook at www.ssa.gov/redbook, or call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) to find a provider that can help you.

Changing Course

Sandy was down, but not out. “I wasn’t getting the green light from the docs to go back to work, so I had to think about what I could control,” she says. “I realized that when I was cleared to go back, I’d want to make a living wage. The only way to make that happen was to go back to school, and this was the right time to do it!”

She enrolled at the University of Phoenix, the largest accredited private university in the country, where she pursued an associate degree in criminal justice. Sandy describes this time in her life as a remarkable period of growth. She learned to work collaboratively as part of a diverse team and pushed past her perceived limits to personal achievement and self-awareness.

“When I walked across that stage on the day of graduation, it motivated me to go further. So I proceeded through a bachelor’s degree in psychology and went on to a master’s in criminal justice!”

By 2012, with a newly minted degree and a “fire and desire to work” that never left her, Sandy considered what would come next.

“I was too physically fragile to do the exact same work I had done before. But I was ready to explore what was possible and wanted to test the new skills I had [cultivated] through college.”
Ticket to Work Service Providers

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

Benefits Counselors (also known as benefits advisors) 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 authorized Ticket to Work providers, known as Employment Networks (EN), also offer benefits counseling services.

600+ Employment Networks (EN) across the U.S. offer a range of free support services through the Ticket program. Some ENs serve specific populations, while others 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.

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

Sandy knew she needed help transitioning back into the workforce. When she received information in the mail about Social Security’s Ticket to Work (Ticket) program, she promptly followed up.

Ticket to Work and Work Incentives

The Ticket program supports career development for people with disabilities who are ready for employment. Adults ages 18 through 64 who receive Social Security disability benefits qualify. Through the Ticket program, service providers known as Employment Networks (EN) offer a range of free support services to help people prepare for, find or keep employment. Some ENs serve people with a specific type of disability. Others offer certain types of services. The Ticket program is voluntary and set up to help people become less reliant on their Social Security cash benefits while they gain financial independence through work.

After calling the Ticket to Work Help Line to learn more, Sandy connected with Alliance Professional Services (Alliance), a national EN that could help her navigate a transition back to work. The first thing she needed was help understanding the risks and rewards of full-time employment. She had confidence in her ability to find work but was concerned about losing her benefits, particularly her healthcare coverage.

Sandy’s EN helped her learn about Social Security rules called “Work Incentives.” Work Incentives make it easier for adults with disabilities to explore work and still receive healthcare and cash benefits from Social Security. Because Sandy received SSDI benefits, she would be able to test her ability to work during a 9-month “Trial Work Period” (TWP), while still receiving Medicare and cash benefits. After her TWP ended, a 36-month “Extended Period of Eligibility”
(EPE) began. During the EPE, most people with a disabling impairment get benefits for months in which they earn less than $1,170, Social Security’s definition of Substantial Gainful Activity (SGA) in 2017 (see box at right).

Sandy felt at ease knowing she would not suddenly lose her healthcare coverage and SSDI cash benefits when she returned to work. She would have time to determine how full-time employment would work for her.

Alliance helped Sandy develop an Individual Work Plan (IWP), a road map to help her reach her employment goals. They offered much needed encouragement, help with her resume and professional development strategy, and help with her job hunt.

In 2014, Sandy went to work at the U.S. Department of Veterans Affairs (VA), where she helped transport hospital patients. She had Alliance in her corner to help her negotiate workplace dynamics, stay organized and correspond with Social Security. In the years that followed, she settled into her work routine at the VA and was grateful for the opportunity.

But Sandy wanted to make a move into her field of interest and put her master’s degree in criminal justice to use.

**Schedule A**

Alliance continued to work with Sandy to help her reach her career goal. They used their networks to connect her with new job leads in criminal justice and introduced her to a unique career opportunity. Sandy learned that job seekers with disabilities may qualify for federal government jobs under a special provision called “Schedule A.”

Schedule A is a streamlined way for federal agencies to hire and promote qualified workers with disabilities. To qualify, the job applicant must have a severe physical or mental disability.

Navigating the federal job portal and the complex process of preparing applications, questionnaires and federal resumes is something most people need

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What is SGA?

The term **Substantial Gainful Activity (SGA)** describes a level of work activity and earnings. Work is “substantial” if it involves doing significant physical or mental activities or a combination of both.

If you earn more than a certain amount and are doing productive work, Social Security generally considers that you are engaging in SGA. You would not be eligible for disability benefits.

Social Security also defines SGA in connection with earning a specific level of income per month. The SGA level changes every year. The SGA for the year in which this story was written was $1,170 per month, or $1,950 for individuals who are blind. For more information on SGA, please refer to **Social Security’s Redbook**, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778), or contact your local **Social Security office**.
help with. Alliance specializes in offering their clients help with Schedule A opportunities. To learn more about Schedule A and how it works, ask a Ticket program service provider or read Frequently Asked Questions about Schedule A.

Justice

In May of 2016, Sandy was offered a job at the U.S. Marshals office. She is devoted to learning the many facets of her new administrative role. Her learning curve is steep, and she wears many hats on the job. Sandy has traded in her SSDI for a larger paycheck and feels she is back on track.

“Ticket to Work was like having a tour guide to help me re-enter the work force,” she says. “The program helped me be prepared so that when the right opportunity came, I was ready for it!”

“Work has been a focal point in my life that has kept me growing and striving to go further. It keeps me alive, giving me a sense of purpose and control in my life—something I did without for so many years.”

The Ticket to Work program helped Sandy find her path to a better future. Find yours!

To learn more, visit www.ssa.gov/work and contact the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY), Monday through Friday, 8 a.m. to 8 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.