

*Unlocking the Ticket to Success:*  
**A Guide to Social Security Administration's  
Ticket to Work Program**



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AAWDC



**TICKET**  
*to* **Work**



ANNE ARUNDEL  
WORKFORCE DEVELOPMENT  
CORPORATION

# What is Ticket to Work?

- A **free** and **voluntary** program for Social Security beneficiaries.
- Everyone age 18 through 64 who receives Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits because of a disability is eligible to participate in the Ticket to Work Program.
- Designed to help individuals with disabilities progress toward financial independence and employment.
- Provides access to a wide range of employment support services such as career counseling, vocational rehabilitation, and job placement and training from authorized Ticket to Work service providers, including Employment Networks (EN) or a State Vocational Rehabilitation (VR) agency.



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# What are Employment Networks?

- Entity with an agreement with Social Security Administration to provide or coordinate employment services to beneficiaries who are eligible for a Ticket.
- An Employment Network (EN) can be an individual, a public or private partnership, or a group of organizations.
- Beneficiary contacts an Employment Network (EN) and both parties agree to work together.
- Beneficiary benefits from employment services and supports provided by the Employment Network (EN).



# Partnering with an Employment Network

- Beneficiaries will receive a letter in the mail from Social Security Administration about Ticket to Work.
- If someone is unsure if Ticket to Work is right for them, they should consider getting benefits counseling from a Work Incentive Planning and Assistance (WIPA) project. Many Employment Networks offer benefits counseling through a Community Work Incentives Coordinator (CWIC) or a Community Partner Work Incentives Counselor (CP-WIC) to help people understand how working may affect their cash benefits and Medicaid and/or Medicare.



## Social Security Administration Important Information

Social Security Administration  
P.O. Box 17707  
Baltimore, MD 21235-7707  
Date: April 22, 2015  
Claim Number: 12345678910

0000000000000000 000 0.0000 00000000000000  
JANE DOE  
123 ANY STREET APT B  
ANYTOWN, STATE 00000

Good news! We are writing to tell you about a program that helps people receiving disability benefits to go to work. It also may help people who are already working to earn more money.

**Ticket to Work and Self-Sufficiency** is the name of the program. It was established by Congress and is run by Social Security. It may help you get a job if you want one or help you get a better job. Enclosed with this letter is your Ticket to Work. The Ticket to Work is a very important paper that you should keep in a safe place.

And don't worry. The Ticket to Work and Self-Sufficiency Program is **voluntary**. You do not have to take part in this program to keep receiving your disability benefits. But, if you want to work, we have many special rules to help you. These special rules may help you keep some of your cash benefits and will let you keep your Medicaid or Medicare coverage while you work.

### How the Program Works

You can take the enclosed Ticket to Work to any of the Employment Networks we have approved to help you or to a State vocational rehabilitation (VR) agency. When you and an Employment Network or State VR agency agree to work together, they will help you with services and supports to get and keep a job.

It won't cost you anything. Social Security will pay any Employment Network or State VR agency that helps go to work.

And this is very important. If you are working with an Employment Network or State VR agency and you meet certain other requirements, **we will not begin a medical review to decide if you are still disabled**. For more information, please read the enclosed pamphlet.

# Finding an Employment Network

- Choosework Website: <https://choosework.ssa.gov/>
- Ticket to Work Help Line: 1-866-968-7842

## Find Help

### Find Help to Achieve Your Work Goals

Ticket to Work service providers offer Social Security disability beneficiaries (persons who receive SSI or SSDI) age 18 through 64 who want to work with [free job support](#).

Services offered may include job coaching, job counseling, training, benefits counseling and job placement.

The tools on this page can help you find a service provider to help you find employment support.



### Different Providers, Different Services

Each type of service provider offers different services. **It's important to understand, in general, what each provider does before searching, so you can select the type that can best help you.** [Learn more about Ticket to Work service providers.](#)

Once you have selected the type of service provider, it is also important to understand that even the same type of provider can provide you a different mix of services. If you choose to work with an Employment Network or Workforce Employment Network, the [Finding an EN and Assigning Your Ticket Worksheet](#) can help you interview service providers to find the best one for you.

### Two Ways to Search:

Once you understand the different providers available, there are two ways you can search.

#### Option 1: Guided Search

The Guided Search asks a series of questions to determine your readiness for the program and provides a list of service providers that are a best fit for you.

[Start Your Guided Search](#)

- OR -

#### 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](#)



# Why Refer Someone to an Employment Network?

- 1. Access to Services:** EN's offer a range of services tailored to the needs of individuals with disabilities seeking employment.
- 2. Individualized Support:** EN's work closely with individuals to develop Individual Work Plans (IWP's) and strategies for success.
- 3. Expertise and Resources:** EN's often have specialized expertise and resources related to disability employment, such as knowledge of accommodations, knowledge of disability benefits, and the understanding of disability rights laws.
- 4. Navigating Benefits:** EN's can help participants navigate the complex rules and regulations associated with Social Security disability benefits, including work incentives and reporting requirements.
- 5. Job Opportunities:** EN's may have established relationships with employers in various industries, increasing participants' access to job opportunities.
- 6. Continued Support:** EN's offer ongoing support throughout the **employment journey**.



**Annie**



# Benefits and Services for Beneficiaries

- **Vocational Rehabilitation Services:** Ticket to Work offers access to vocational rehabilitation services that assist individuals in preparing for, finding, and maintaining employment.
- **Career Development:** Participants in the Ticket to Work program receive assistance in developing their career goals and identifying suitable job opportunities based on their skills, interests, and abilities.
- **Employment Support Services:** The program provides various employment support services such as job coaching, job search assistance, resume writing, interview preparation, and skills training.
- **Work Incentives:** Ticket to Work offers work incentives that allow individuals to explore employment opportunities without immediately losing their Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits. These incentives help ease the transition into the workforce and ensure financial stability.
- **Healthcare Continuation:** Participants may continue to receive Medicaid or Medicare coverage while they work, ensuring they have access to necessary healthcare services.
- **Financial Independence:** By assisting individuals with disabilities in finding and maintaining employment, Ticket to Work promotes financial independence and reduces reliance on disability benefits.
- **Protection from Medical Continuing Disability Reviews:** If an individual assigns their Ticket to an approved service provider before they receive notice of a Medical Continuing Disability Review (CDR), they will not have to undergo the medical review while they are participating in the Ticket to Work Program and making progress within Social Security's timeframes.



# SSI Work Incentives

- **Earned Income Exclusion:** The first \$65 of earned income, plus half of the remaining earnings, is excluded from your countable income. This can help you work and still qualify for SSI benefits.
- **Student Earned Income Exclusion (SEIE):** If you're under 22 and regularly attending school, you can exclude up to \$2,220 of earned income per month (maximum \$8,950 per year) in 2024.
- **Plan to Achieve Self-Support (PASS):** Allows you to set aside income or resources to pursue employment goals without impacting your SSI benefits.
- **Impairment-Related Work Expenses (IRWE):** You can deduct expenses related to your disability that help you work from your countable income.
- **Blind Work Expenses (BWE):** If you are blind, you can exclude certain work-related expenses from your countable income.





# Work Incentive: Trial Work Period (TWP)

- Trial Work Period is for Title II beneficiaries only.
- Trial Work Period allows an individual to test their ability to work for at least 9 months.
- During the TWP, a person will receive their full SSDI benefits **no matter how much they earn** as long as their work activity is reported, and they have a disabling impairment.
- The 2024 limit: \$1,110 or 80 hours per month if self-employed
- The TWP ends when there are 9 TWP months within a rolling period of 60 consecutive months. TWP months do not need to be used consecutively.



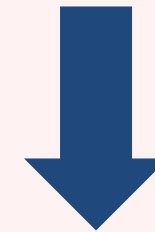
# Work Incentive: Cessation and Grace Period Months

- Once the Trial Work Period ends, the individual will go into their cessation month, but **only** if they are in Substantial Gainful Activity (SGA), which means that the beneficiary is performing work at what Social Security deems a substantial gainful activity level.
- During an SGA determination, Social Security decides the value of an individual's work activity as compared to a specific dollar figure known as the SGA guideline. The SGA guideline for 2024 is \$1,550.00. **SGA is a decision that Social Security Administration makes.**
- A person only has one cessation month, which is the first month of substantial gainful activity.
- After the cessation month, a person goes into a grace period, where two more months are paid. Essentially, a beneficiary may receive their SSDI payment for one year, if all used consecutively.

Trial Work Period



Cessation



Grace Period



# Work Incentive: Extended Period of Eligibility (EPE)

- Very powerful benefit!
- Begins after Trial Work Period ends. Always happens the month after TWP ends.
- Allows an individual who has not medically improved to be entitled to their benefits any time throughout 36 months (3 years), if their work activity falls below the Substantial Gainful Activity (SGA) level.
- The beneficiary is still in the system, their benefits have merely paused/have been suspended. They are still entitled to their benefits if their work activity falls below SGA level, they're just not getting them.
- Cessation and Grace Period months may or may not occur during the EPE.



# Termination of Benefits

- Termination of disability benefits occurs when the beneficiary performs SGA after the 36-month Extended Period of Eligibility Period ends.
- Termination means that entitlement to benefits has officially ended.
- Once benefits have been terminated, a formal re-entitlement or reinstatement decision is required for payments to begin again.

## Social Security Termination Notice

From: Office of Disability Operations  
Baltimore, Maryland 21241

Date:

Claim Number:

The law provides that an individual's disability period shall end if the person is able to do substantial gainful work. The law also provides that an individual will receive benefit payments for the month disability ends and the following two months. The evidence in your case shows that you became able to do substantial gainful work in . Accordingly, the last disability benefit check to which you are entitled is for the month of

Since you are no longer entitled to disability benefits, your hospital and medical insurance coverage under Medicare ends the last day of . Please destroy your health insurance card after the last day of coverage indicated above.

Medical insurance premiums are paid a month in advance. Therefore, any premiums deducted from your final payment apply to a non-coverage month and will be refunded to you.

If your condition again prevents you from doing substantial gainful work before age 65, you should get in touch with any social security office about filing a new application for disability benefits. If you apply promptly and are again found entitled to disability benefits, your benefit payments may start with the first full month in which you were again disabled.

If you believe that this decision is not correct, you may request that your case be re-examined. If you want this reconsideration, you must request it not later than 60 days from the date you receive this notice. You may make your request through any social security office. If additional evidence is available, you should submit it with your request. Please read the enclosed leaflet for a full explanation of your right to question the determination made on your claim.

If you have questions about your claim, you may get in touch with any social security office. Most questions can be handled by telephone or mail. If you visit an office, however, please take this notice with you.

Enclosure:  
HHS Publication No. (SSA) 10058

Department of Health and Human Services  
Social Security Administration

SSA-L1018 (7-77) (Formerly SSA-L368B)  
8-76 & 4-77 Editions may be used until supply is exhausted



# Work Incentive: Expedited Reinstatement

- Expedited Reinstatement provides a quick way to re-establish entitlement for Social Security disability benefits terminated due to work.
- Available for up to 60 months after termination of benefits
- An individual receive up to 6 months of benefits while SSA reevaluates them. They do not have to pay these benefits back if they are denied.
- An individual must meet specific criteria to use Expedited Reinstatement:
  - Prior entitlement was terminated due to work
  - Unable to perform work at an SGA level due to medical condition
  - Current medical impairment(s) is the same or related to the disability on previous entitlement
  - The individual requests Expedited Reinstatement within 5 years from termination of previous entitlement



# Work Incentives for Medical Benefits

## SSDI

- As long as an individual continues to receive Social Security Disability Insurance (SSDI) benefit payments, they will continue to remain eligible for the same medical coverage.
- There are also Work Incentives that allow an individual to continue their medical coverage once they begin earning enough that they stop receiving SSDI payments.
- If someone currently receives medical coverage through Medicare, they can continue to be eligible for coverage for at least 93 months after the last month of your Trial Work Period.

## SSI

- As long as a person continues to receive Supplemental Security Income (SSI) benefits, they will continue to remain eligible for the same medical coverage.
- If an individual currently receives Medicaid, they might be eligible to continue to receive Medicaid even after they stop receiving SSI benefits due to work.
- Coverage might be extended in two ways. First, they might be eligible through a Work Incentive created by Section 1619(b) of the Social Security Act. They will need to meet certain other requirements to qualify for this Work Incentives. You can find more information regarding this program at [www.ssa.gov/disabilityresearch/wi/1619b.htm](http://www.ssa.gov/disabilityresearch/wi/1619b.htm)
- An individual's state may also have a program called the Medicaid Buy-In Program, which allows them to keep their Medicaid coverage by paying a monthly premium, provided they meet the other eligibility requirements established by your state. A link to the website for the Medicaid agency in your state can be found at [www.nasmd.org/links/state\\_medicaid\\_links.asp](http://www.nasmd.org/links/state_medicaid_links.asp)



# Success Story

## Jeremy

- Assigned AAWDC as his EN in 2018
- Secured employment with HireGenics in a contract position at Southwest Airlines in February 2022, and was hired full-time at Southwest Airlines in November 2022 as a Station Administrative Coordinator.
- Graduated from University of Baltimore with a Bachelor of Science in May 2022; currently working on his MBA at UB and will graduate in the fall of 2024.
- Recently transferred to Texas by Southwest Airlines.



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# The Bottom Line

Paid employment and Social Security disability benefits do not have to be mutually exclusive.

It is possible to work, even full-time, and keep Medicaid and/or Medicare in almost every case.

It's possible to work and come out ahead financially even if benefits are reduced or ceased.

It's possible to get benefits back again if lost due to employment.





# References

- *Home | Choose Work! - Ticket to work - Social Security.* (n.d.). <https://choosework.ssa.gov/>
- *Home | Ticket to work.* (n.d.). <https://yourtickettowork.ssa.gov/>
- *WIPA & Community Partner Work Incentives Counseling National Training Curriculum.* (n.d.). Virginia Commonwealth University.  
<https://viriniacommonwealth.instructure.com/courses/96549/pages/initial-training>



# Thank You!

## Douglas Allers



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