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

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SLIDE 2:

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).

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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 enefits
- 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.

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Finding an Employment Network

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

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Why Refer Someone to an Employment Network?

1. Access to Services: ENs offer a range of services tailored to the needs of individuals with disabilities seeking employment.
2. Individualized Support: ENs work closely with individuals to develop Individual WorkPlans (IWP's) and strategies for success.
3. Expertise and Resources: ENs 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: ENs can help participants navigate the complex rules and regulations associated with Social Security disability benefits, including work incentives and reporting requirements.
5. Job Opportunities: ENs may have established relationships with employers in various industries, increasing participants' access to job opportunities.
6. Continued Support: ENs offer ongoing support throughout the employment journey.

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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.

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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.

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SSDI 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.

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SSDI 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 TO Cessation TO Grace Period

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SSDI 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.

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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.

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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 receives 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.

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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.

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.

SLIDE 15: 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.

SLIDE 16: 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.

SLIDE 17: References

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SLIDE 18: Thank You!

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