



**TICKET**  
to **Work**

Helping You Today  
So You Succeed Tomorrow



# Ticket to Work: Healthcare and the Path to Employment

**Date:**  
Wednesday,  
April 28, 2021

**Time:**  
3 – 4:30 PM ET



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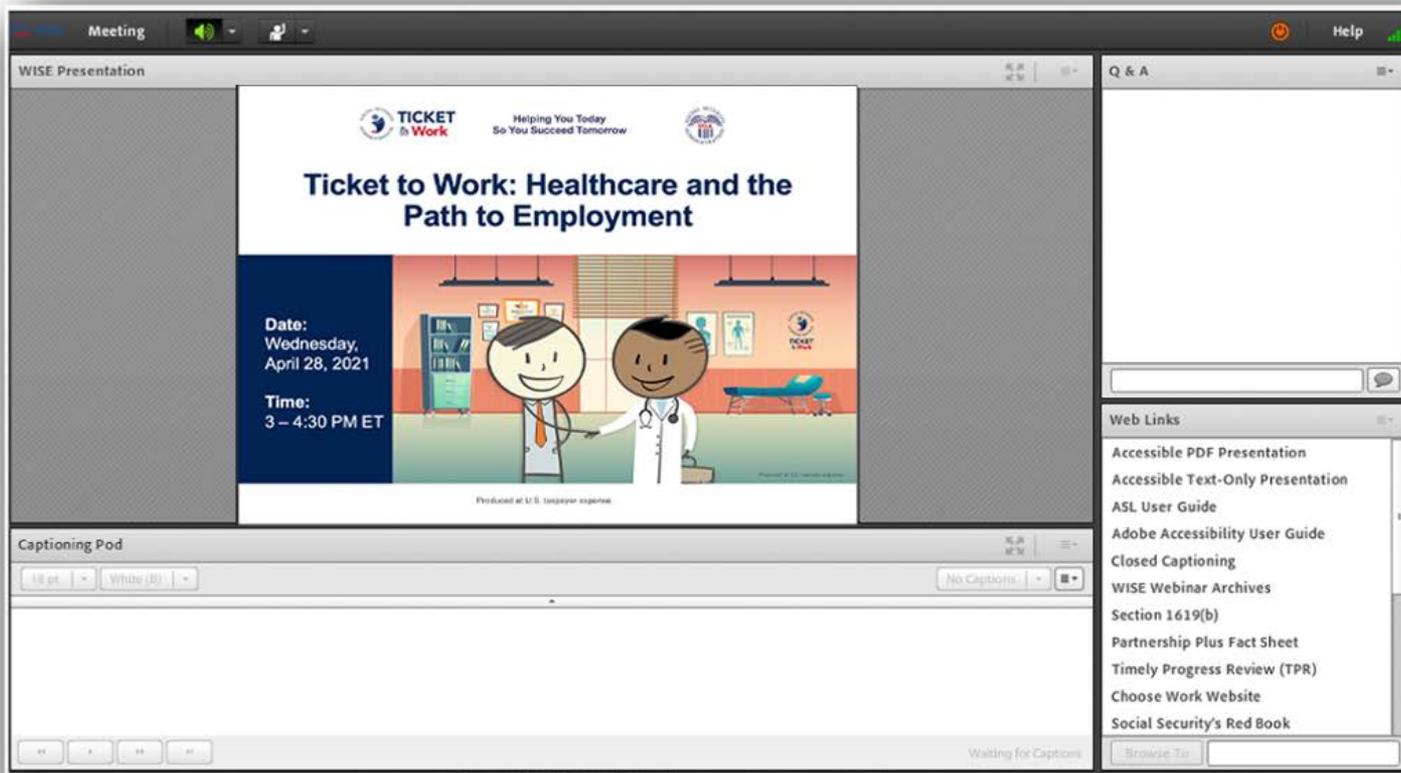
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CTRL + M	Toggle Microphone on (locked) or off.
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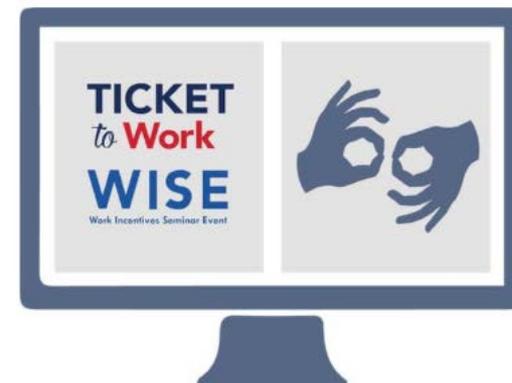
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- Real-time captioning is provided during this webinar
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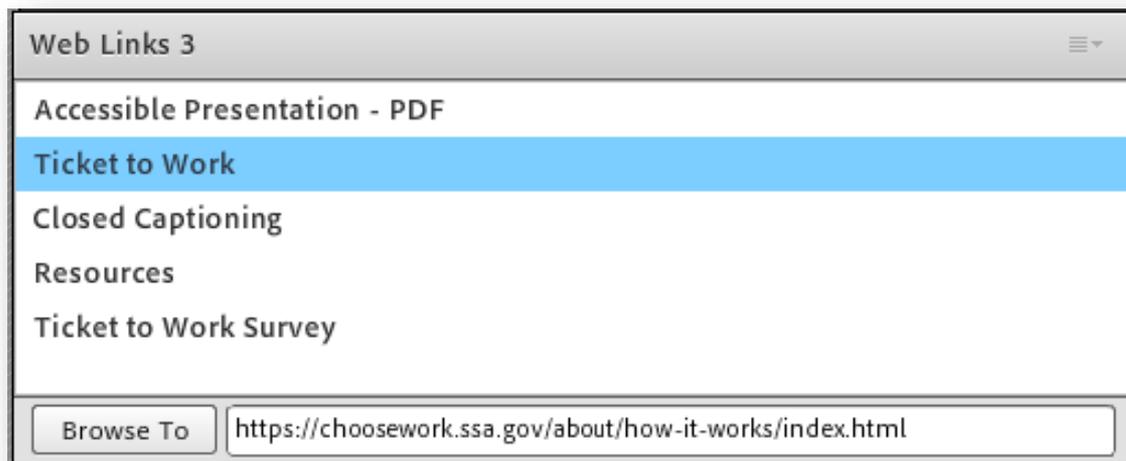
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- For Q&A: Please use the **Q&A pod** to submit any questions you have during the webinar, and we will direct the questions accordingly during the Q&A portion
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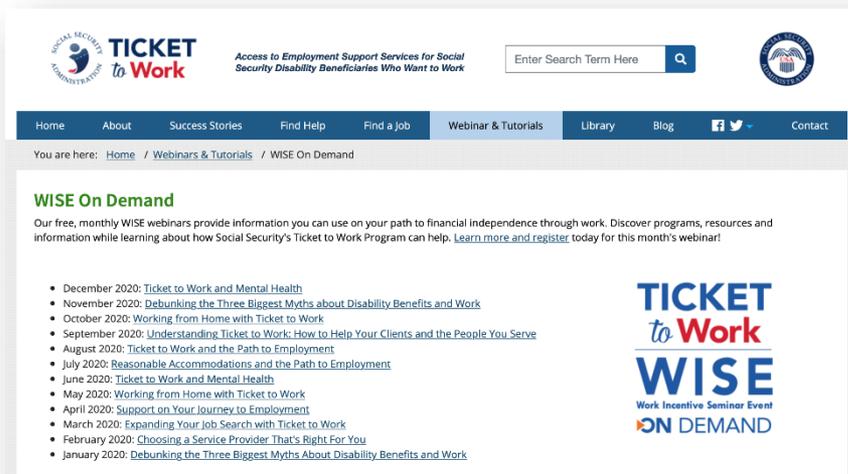
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# Archived Events

**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](http://bit.ly/WISE_OnDemand).



The screenshot shows the Ticket to Work website's 'WISE On Demand' page. At the top, there is a navigation bar with links for Home, About, Success Stories, Find Help, Find a Job, Webinar & Tutorials (which is highlighted), Library, Blog, and Contact. A search bar is located on the right side of the header. Below the navigation bar, the page title 'WISE On Demand' is displayed. The main content area contains a paragraph explaining that the free, monthly WISE webinars provide information for financial independence through work. Below this, a list of 12 archived webinar topics is provided, ranging from January 2020 to December 2020. The 'TICKET to Work WISE ON DEMAND' logo is positioned on the right side of the page.

**TICKET to Work**  
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!

- December 2020: [Ticket to Work and Mental Health](#)
- November 2020: [Debunking the Three Biggest Myths about Disability Benefits and Work](#)
- October 2020: [Working from Home with Ticket to Work](#)
- September 2020: [Understanding Ticket to Work: How to Help Your Clients and the People You Serve](#)
- August 2020: [Ticket to Work and the Path to Employment](#)
- July 2020: [Reasonable Accommodations and the Path to Employment](#)
- June 2020: [Ticket to Work and Mental Health](#)
- May 2020: [Working from Home with Ticket to Work](#)
- April 2020: [Support on Your Journey to Employment](#)
- March 2020: [Expanding Your Job Search with Ticket to Work](#)
- February 2020: [Choosing a Service Provider That's Right For You](#)
- January 2020: [Debunking the Three Biggest Myths About Disability Benefits and Work](#)

**TICKET to Work**  
**WISE**  
Work Incentive Seminar Event  
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# Presenters

## Welcome and Introductions

Moderator: Sarah Hyland, Ticket Program Moderator

Presenters: Raymond A. Cebula, III, J.D., Cornell University

# Welcome!

Thank you for joining us! Today, we'll discuss how Social Security's Ticket to Work (Ticket) Program can help you and answer questions related to:

- Work Incentives
- The impact that choosing to work may have on your Medicaid and Medicare benefits
- Benefits counseling and service providers

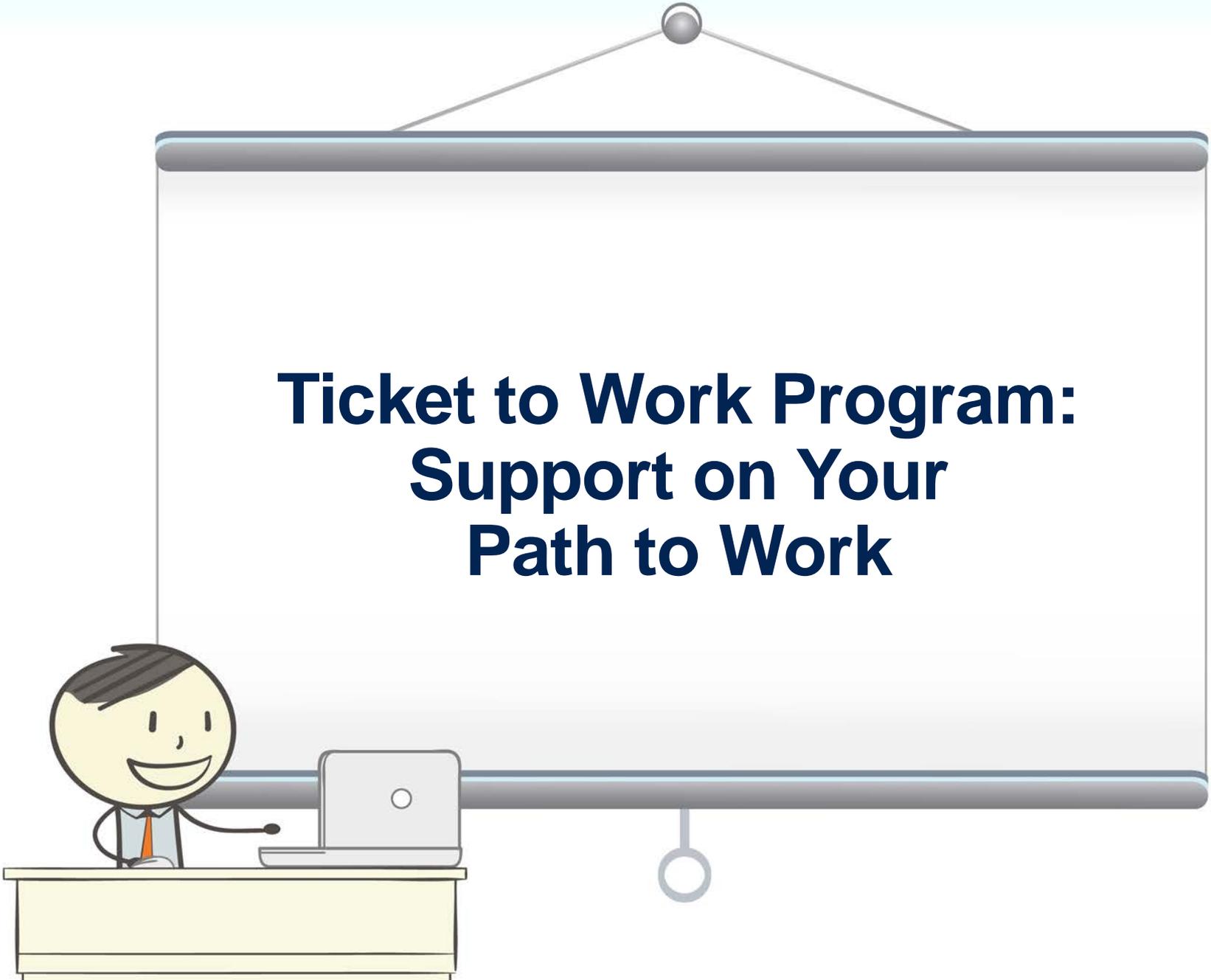


# Objectives

At the close of today's webinar, you will:

- Better understand your Social Security disability benefits
- Understand how the Ticket Program can help you if you choose to work
- Recognize the myths and facts surrounding work and its impact on Medicare and Medicaid
- Be able to access additional resources related to the Ticket Program, Medicare, and Medicaid





# **Ticket to Work Program: Support on Your Path to Work**

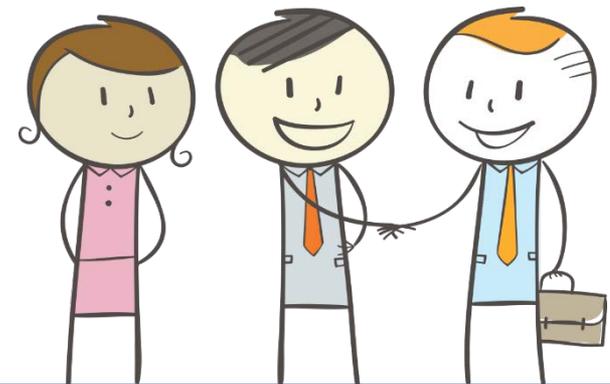
# Social Security Disability Benefits Programs



**Social Security Disability Insurance (SSDI)**



**Supplemental Security Income (SSI)**



# Sign Up for a *my* Social Security Account Today

- Your personal *my* Social Security account at [SSA.gov/myaccount](https://SSA.gov/myaccount) gives you secure access to information based on your earnings history and interactive tools tailored to you.
- With a *my* Social Security account, you can access your earnings history and benefits information, request a replacement Social Security card, get a proof of income letter, estimate and apply for benefits, and more.

How to create a *my* Social Security account



Securing today and tomorrow

To create an account, you must:

-   
Be at least 18 years of age
-   
Have a Social Security number
-   
Have a valid U.S. mailing address
-   
Have an email address

# Starting the Journey

Only you can decide if work is the **right choice for you.**



# Why Choose 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.



# What Is the Ticket to Work Program? (Slide 1 of 2)

## The Ticket to Work Program

- 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)

The Ticket to Work Program 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



# Work Incentives and the Ticket Program

Social Security has more than 20 Work Incentives that are available for people depending on the type of benefit they receive. Work Incentives make it possible for you to explore work while still receiving benefits. They are designed to help you succeed!

- Keep your Medicaid/Medicare
- Have access to individualized services and supports
- Keep some or all benefit payments as you transition to work



# Social Security's Red Book

- The Red Book serves as a general reference guide about employment-related supports and provisions available for people who receive SSDI and/or SSI
- It includes:
  - Resources for people interested in finding or returning to work
  - Information about Social Security Work Incentives
  - Additional information about healthcare for people with disabilities
  - Resources to help transition-aged youth with their efforts to navigate the path toward adult life
- The Red Book can be found at: [www.ssa.gov/redbook](http://www.ssa.gov/redbook)

# Ticket to Work Help Line

Social Security's Ticket to Work Program offers a Help Line to support you on your journey to financial independence.

**Call the Ticket to Work Help Line:**

**Monday – Friday, 8:00 am – 8:00 pm ET**

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



# Healthcare and the Path to Employment



# True or False?

**If I go to work, I will automatically lose my Medicare or Medicaid.**



# 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 work and you remain medically disabled, you may be able to keep your Medicare or Medicaid through:

- Work Incentives
- Buy-in Programs (in many states)



# Medicaid and Work Incentives



# Medicaid and Work Incentives

## Medicaid Work Incentives

- Medicaid While Working – 1619(b)
- Medicaid Buy-in Program



# Medicaid While Working or 1619(b) (Slide 1 of 3)

If you receive SSI, you may qualify for continued Medicaid coverage when your benefit payments stops if you:

1. Have been **eligible for an SSI benefit 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**

# Medicaid While Working or 1619(b) (Slide 2 of 3)

- The “threshold amount” is the measure that Social Security uses to decide whether your earnings are high enough to replace your SSI and Medicaid benefits
- Your threshold amount is based on:
  - The amount of earnings that would cause your SSI cash payments to stop in your state; and
  - The average annual per capita Medicaid expenditure for your state
- See updated state thresholds amounts at:  
<http://bit.ly/ssa-thresholds>

# Medicaid While Working or 1619(b) (Slide 3 of 3)

- If your gross earnings are higher than the threshold amount for your state, Social Security may determine an individual threshold if you have:
  - Impairment-Related Work Expenses
  - Blind Work Expenses
  - A Plan to Achieve Self-Support (PASS)
  - Publicly-funded attendant or personal care
  - Medical expenses above the state per capita amount

# Medicaid Buy-in Program

Your state may allow you to buy Medicaid if you are disabled and no longer entitled to free Medicaid because you returned to work. In this case, many states allow you to purchase in a **Medicaid Buy-in Program**.

- You may qualify if you:
  - Meet the definition of “**disabled**” under the Social Security Act
  - Would be **eligible for SSI payments** if not for your earnings
- SSDI beneficiaries may also be eligible depending on their income and other criteria



# Medicaid and the Ticket Program Resources

## Medicaid While Working – 1619(b)

- For more information on Medicaid While Working, visit: <http://bit.ly/1619-b>

## Medicaid Buy-in Program

- Find your state Medicaid agency at: <http://bit.ly/state-medicaid>

# Medicare and Work Incentives



# Medicare Work Incentives and Programs

## Medicare

- Extended Period of Medicare Coverage
- Medicare for People with Disabilities Who Work



# Extended Period of Medicare Coverage

Most SSDI beneficiaries whose benefits stop 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

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
- You continue to have a disabling impairment
- Your Medicare stopped due to 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 **Social Security** at 1-800-772-1213 or 1-800-325-0778 (TTY) to find your local office
- For help with paying 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 what state you live in

# Questions?



# Benefits Counseling



# Benefits Counseling

If you're a beneficiary, you have access to free benefits counseling to help you understand how work will affect federal and state benefits, including:

- Medicare and Medicaid
- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Housing Assistance
- Supplemental Nutrition Assistance Program (SNAP)/food stamps

# Benefits Counseling Service Providers

There are 3 types of service providers that offer access to benefits counseling:

- Work Incentives Planning and Assistance (WIPA) projects
- State Vocational Rehabilitation (VR) agencies
- Employment Networks (ENs)



# Work Incentives Planning and Assistance (WIPA) Projects

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

- Provide **free benefits counseling** to eligible 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

# 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.



# 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.



# ENs and State VR Agencies: Additional Services and Supports

In addition to benefits counseling, ENs and state VR agencies can provide:

- Career planning or counseling
- Job search and job placement assistance
- State VR agencies may provide training programs
- Special programs for veterans and youth in transition
- Ongoing employment support
- Assistance with job accommodations



# Learn More About Service Providers

To better understand the different types of service providers and what they offer, visit **Ticket to Work: Meet Your Employment Team** at <http://bit.ly/ttw-team>.

- WIPA projects
- State VR agencies
- ENs
- WF ENs
- Protection and Advocacy for Beneficiaries of Social Security (PABSS)



# Find Help to Achieve Your Work Goals (Slide 1 of 2)

The Find Help tool offers 2 ways to search for service providers that fit your needs.

## Guided Search:

- Asks a series of questions to help you determine your readiness for the program and provides a list of service providers that are a fit for you

### 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](#)

[choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp)

# Find Help to Achieve Your Work Goals (Slide 2 of 2)

## Direct Search:

- View a list of service providers serving your ZIP code
- 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

### 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.

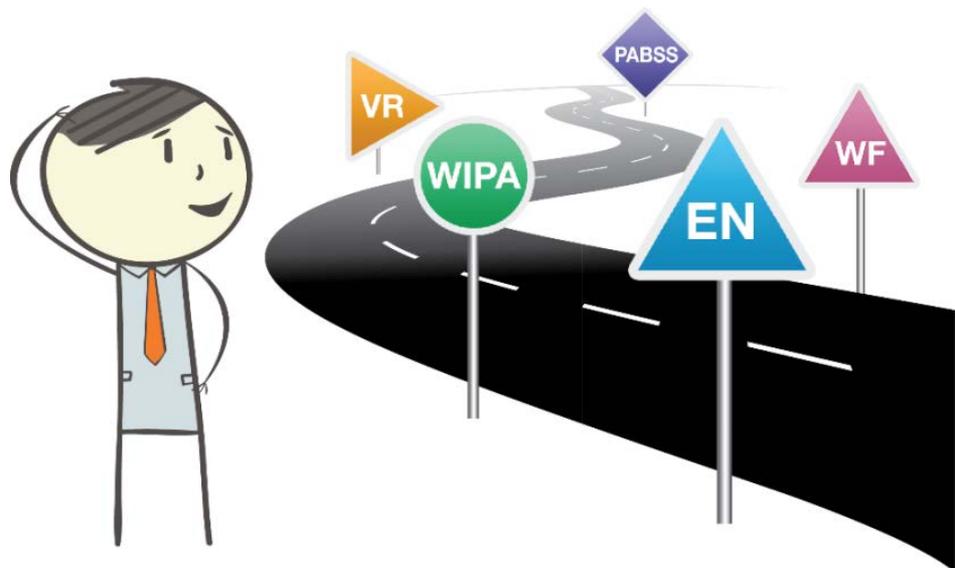
[Start Your Direct Search](#)

[choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp)

# Choosing a Service Provider

Find helpful tips and questions to ask when selecting a Ticket service provider:

- Finding an EN and Assigning Your Ticket:  
<http://bit.ly/finding-en>
- Choosing the Right EN for You:  
<http://bit.ly/choosing-en>



# Success Story: Amy



<http://bit.ly/amy-success>

- Growing up with a developmental disability, Amy knew she wanted to work but wasn't sure what her options were.
- She received services from her State VR agency to find work and, later, worked with an EN that continues to help her develop her career and receive benefits counseling.
- She learned that she was eligible for Medicaid While Working (1619(b)), which allowed her to focus on her work goals without worrying about losing her healthcare coverage.

# 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:

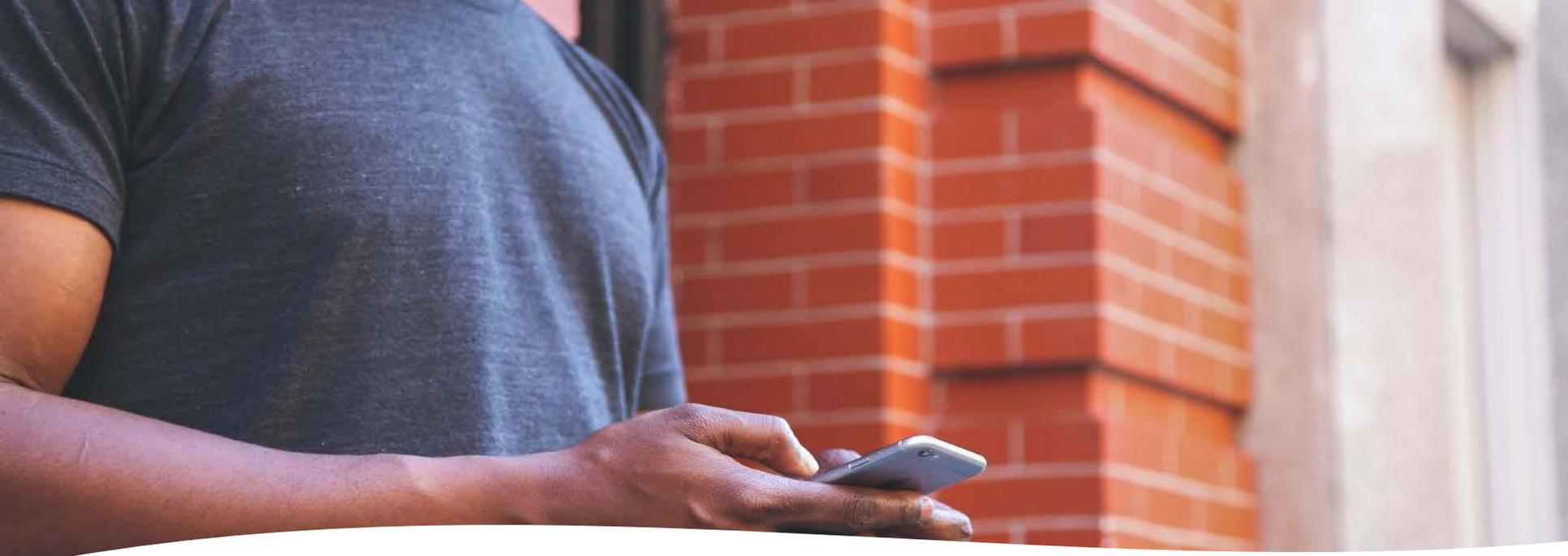
- 1-866-968-7842
- 1-866-833-2967 (TTY)

Visit: [choosework.ssa.gov](https://choosework.ssa.gov)

## Connect:

Visit [choosework.ssa.gov/contact/index.html](https://choosework.ssa.gov/contact/index.html) to find us on social media and subscribe to blog and email updates!





## 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.

Join Us for Our Next WISE Webinar!

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

**WISE**  
Work Incentive Seminar Event

**Working from Home with Ticket to Work**

**Date: Wednesday, May 26, 2021**

**Time: 3 – 4:30 PM ET**

**Register online: [choosework.ssa.gov/wise](https://choosework.ssa.gov/wise)**  
**or call 1-866-968-7842 or 1-866-833-2967 (TTY)**

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