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So You Succeed Tomorrow



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Ticket to Work: Medicaid and Medicare and the Path to Employment
Produced at U.S. taxpayer expense.



TICKET
to **Work**

Helping You Today
So You Succeed Tomorrow



Ticket to Work: Medicare and Medicaid and the Path to Employment

Date:
Wednesday,
April 26, 2023

Time:
3 – 4:30 PM ET

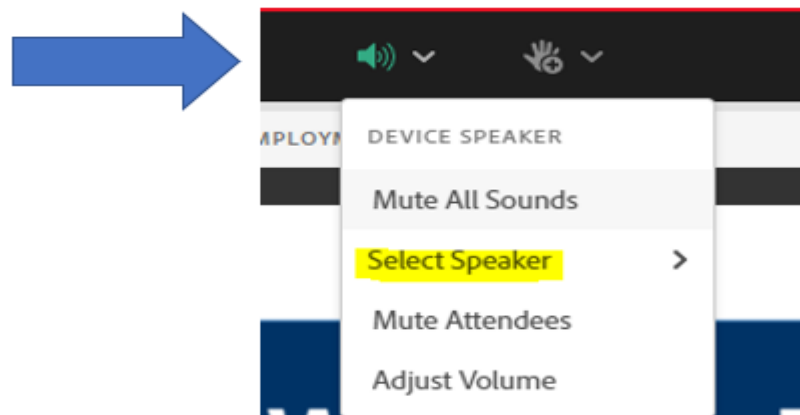


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Ticket to Work: Medicaid and Medicare and the Path to Employment
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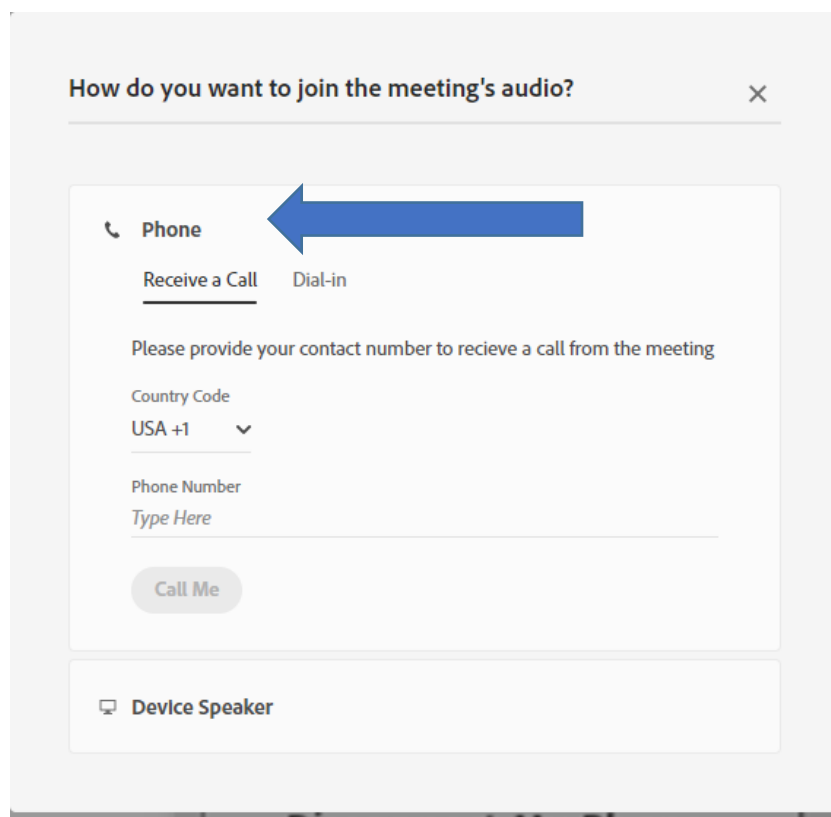
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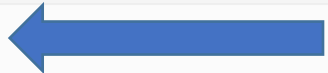
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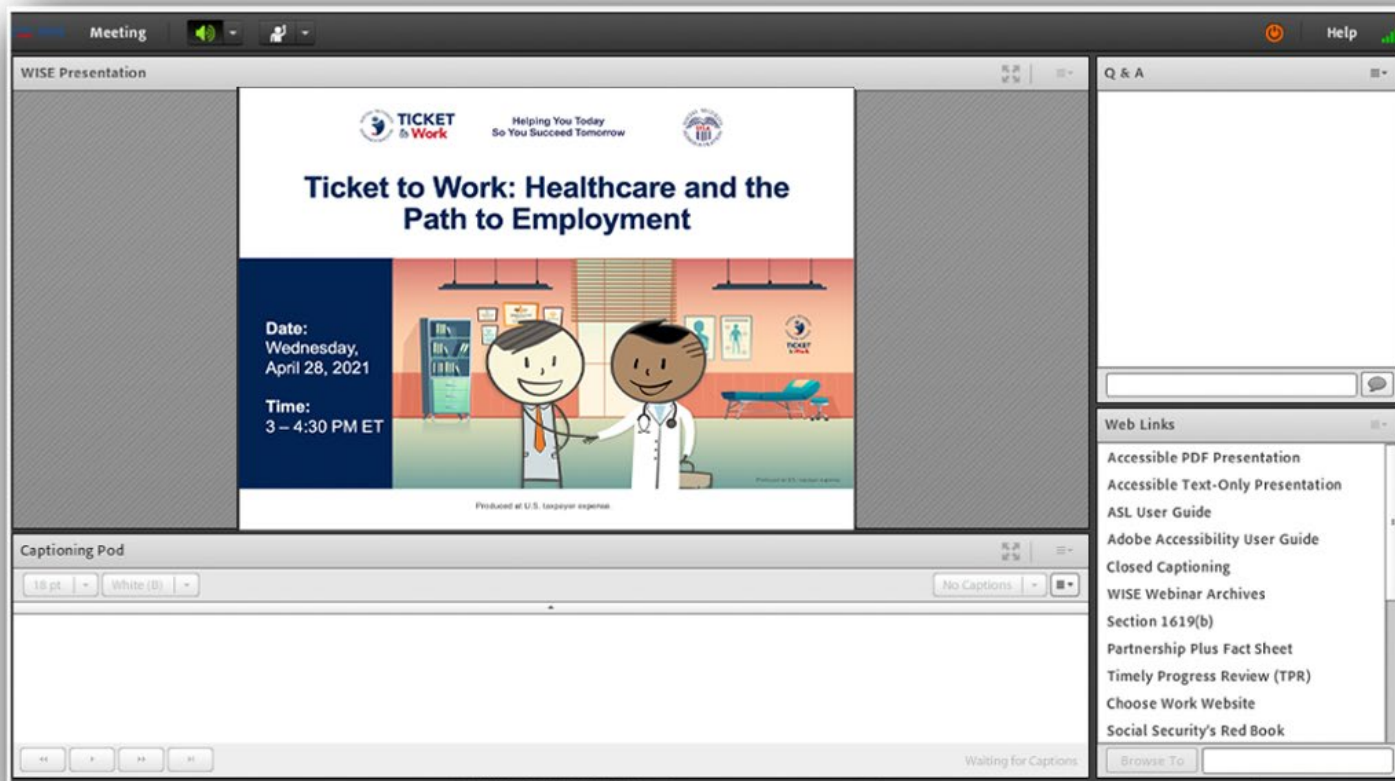
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Webinar Accessibility



Adobe Connect Platform



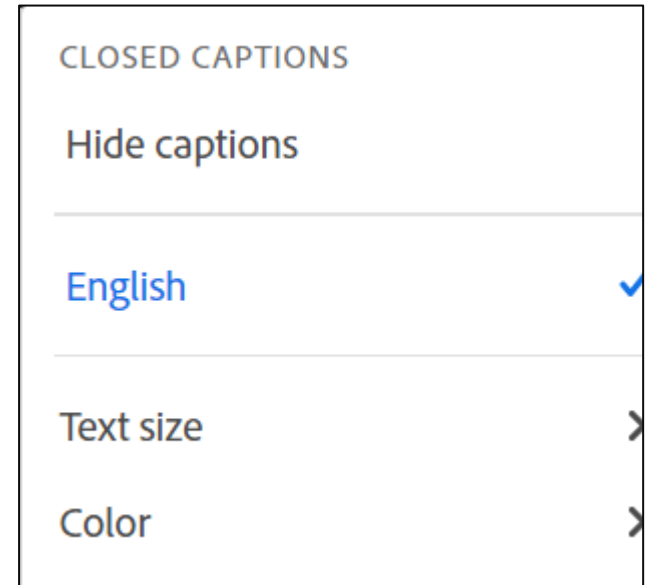
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New Keyboard Shortcuts	
CTRL + M	Toggle Microphone on (locked) or off.
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Captioning

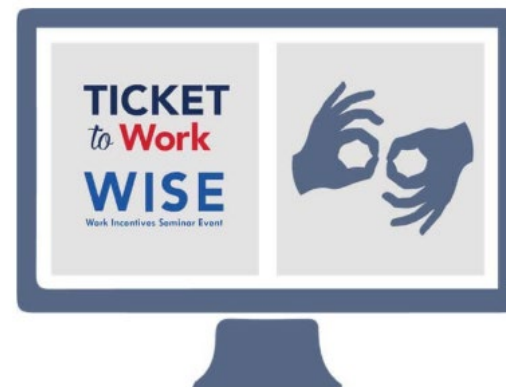
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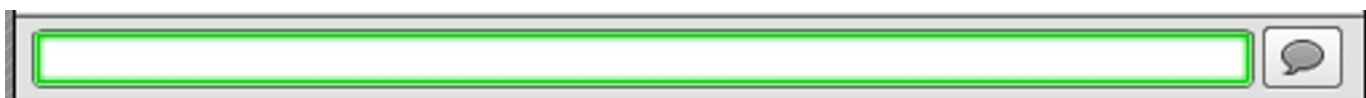
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- If you're fluent in **ASL** and would like support during today's webinar, use our [ASL User Guide](#) that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).



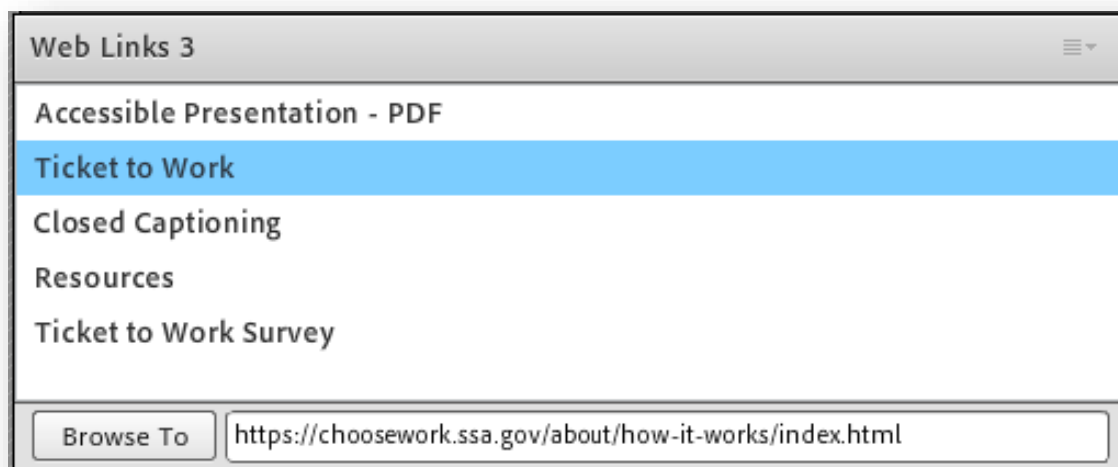
Questions and Answers (Q&A)

- 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.
- If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing them to webinars@choosework.ssa.gov



Webinar Online Resources

- Please use the **Web Links pod** to find the resources presented during today's webinar.
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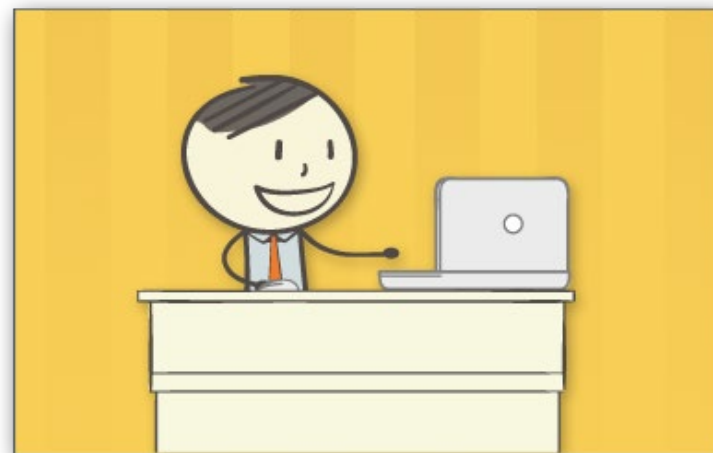
Archived Events

Please note: This webinar is being recorded, and the archive will be available within 2 weeks through [WISE on Demand](#).

The screenshot shows the Ticket to Work website interface. At the top left is the Social Security Administration logo and the 'TICKET to Work' logo. To the right is a search bar with the text 'Enter Search Term Here' and a magnifying glass icon. Below the search bar is a navigation menu with links for Home, About, Success Stories, Find Help, Find a Job, Webinar & Tutorials (which is highlighted), Library, Blog, and Contact. Below the navigation menu is a breadcrumb trail: 'You are here: Home / Webinars & Tutorials / WISE On Demand'. The main content area is titled 'WISE On Demand' and contains a paragraph: '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!'. Below this paragraph is a list of webinar topics with dates and links: 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](#). On the right side of the list is the 'TICKET to Work WISE ON DEMAND' logo.

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Presenters

Welcome and Introductions

Moderator: Derek Shields, Ticket Program Manager

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. We'll answer questions related to:

- Work Incentives
- The impact that choosing to work may have on your Medicare and Medicaid 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 through [Social Security](#) 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

Work Incentives make it possible for you to work while still receiving benefits. They are designed to help you succeed! How many and what kind of Work Incentives you can use will depend on the type of benefit you receive.

- Keep your Medicare/Medicaid
- 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

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)



Questions?



Medicare or Medicaid Coverage and the Path to Employment



True or False?

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



False!

If you are receiving a benefit payment in any amount, you will keep your Medicare or Medicaid.

If your benefit payments stop due to earnings from 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 stop due to earnings 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 payments to stop in your state; and
 - The average annual per capita Medicaid expenditure for your state.
- See [updated state threshold amounts](#).

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 due to earnings from work. In this case, many states allow you to purchase coverage 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
- People who receive SSDI 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, access [Continued Medicaid Eligibility](#).

Medicaid Buy-in Program

- Find your [state Medicaid agency](#).

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 earnings from 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 earnings from work, you can buy continued Medicare coverage if 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 earnings from 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? Part 2



Benefits Counseling



Benefits Counseling – Part 2

If you receive SSDI or SSI benefits, 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 three 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](#).

- 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](#)

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.

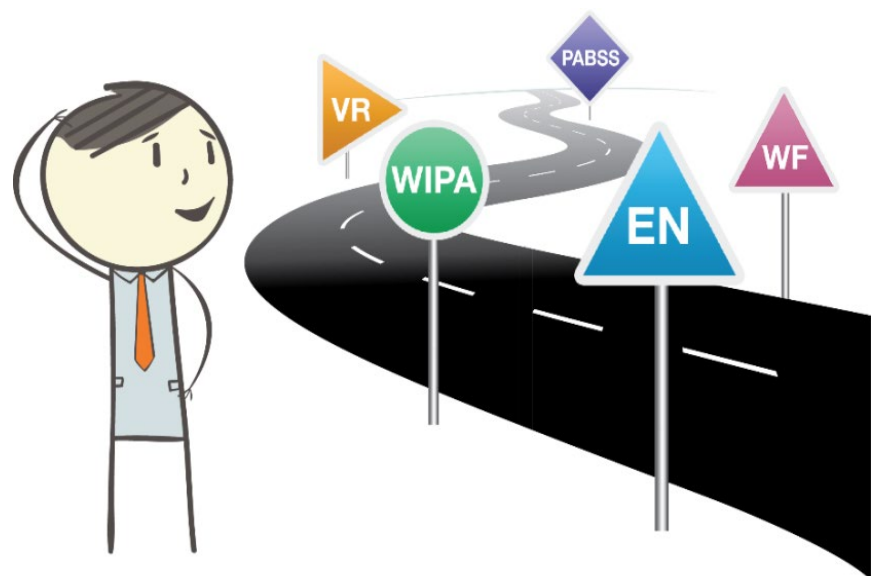
[Start Your Direct Search](#)

[Find Help tool](#)

Choosing a Service Provider

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

- [Finding an EN and Assigning Your Ticket](#)
- [Choosing the Right EN for You](#)



Success Story: Amy



Amy's Success Story

- 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? Part 3



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:

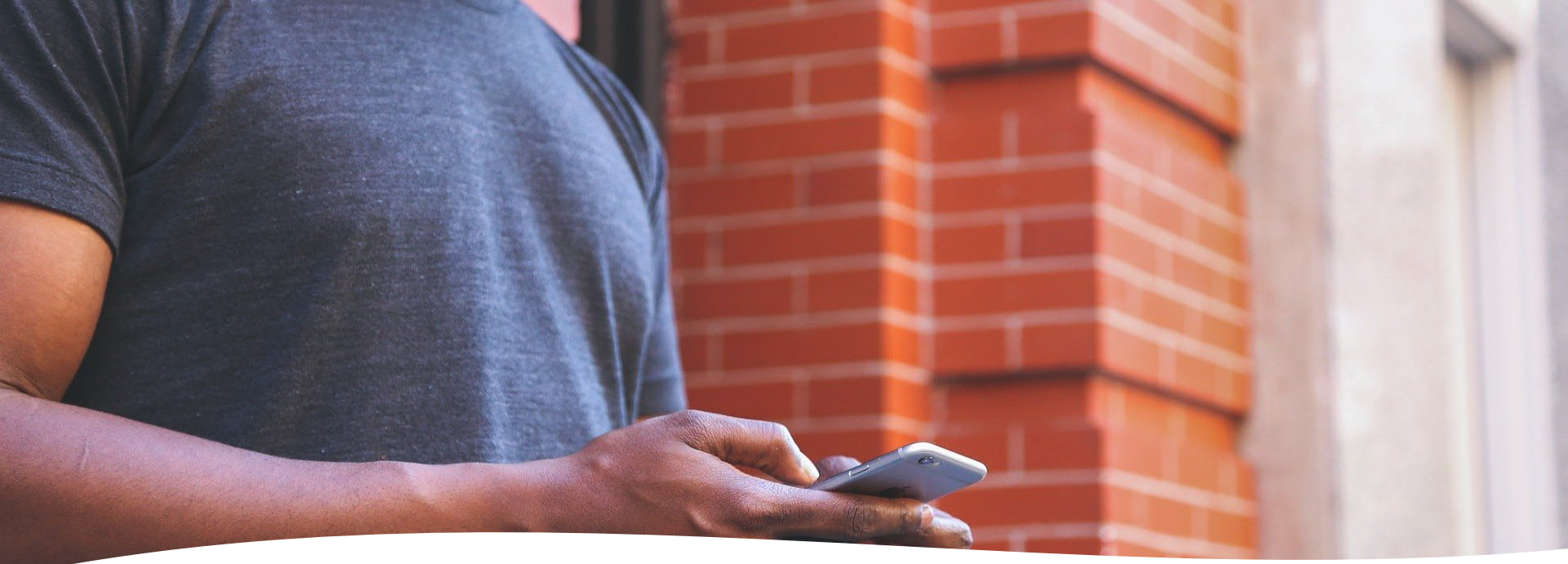
- 1-866-968-7842
- 1-866-833-2967 (TTY)

Visit: choosework.ssa.gov

Connect:

Visit the [Choose Work! Contact page](#) to find us on social media and subscribe to blog and email updates!





Opt-In to Receive Text Messages

- Get advice, 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.

Ticket to Work Mail

- If you need to contact Social Security's Ticket to Work Program, managed by the Social Security Administration's Office of Employment Support, we ask that you do so **electronically** instead of by postal mail.
- Our email address is support@choosework.ssa.gov. Remember, **do not include personally identifiable information** in your email!
- You may also 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.



Join Us for Our Next WISE Webinar!

TICKET
to **Work**

WISE
Work Incentive Seminar Event

Ticket to Work for America's Veterans

Date: Wednesday, May 24, 2023

Time: 3 – 4:30 p.m. ET

[Register online](#)

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

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