

5 FAQs About Working While Receiving Disability Benefits



TICKET
to **Work**

WISE
Work Incentive Seminar Event

FEBRUARY 28, 2024

Live Webinar Will Begin at 3 p.m. ET

5 FAQs About Working While Receiving Disability Benefits



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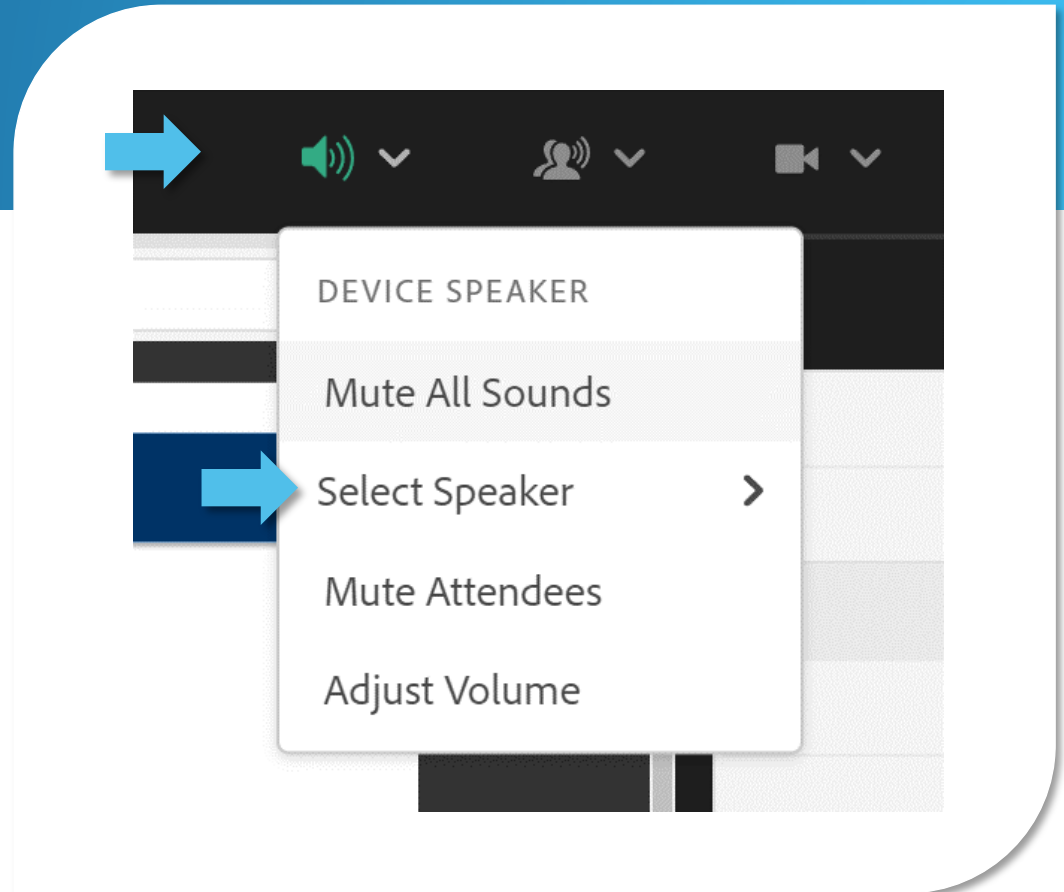
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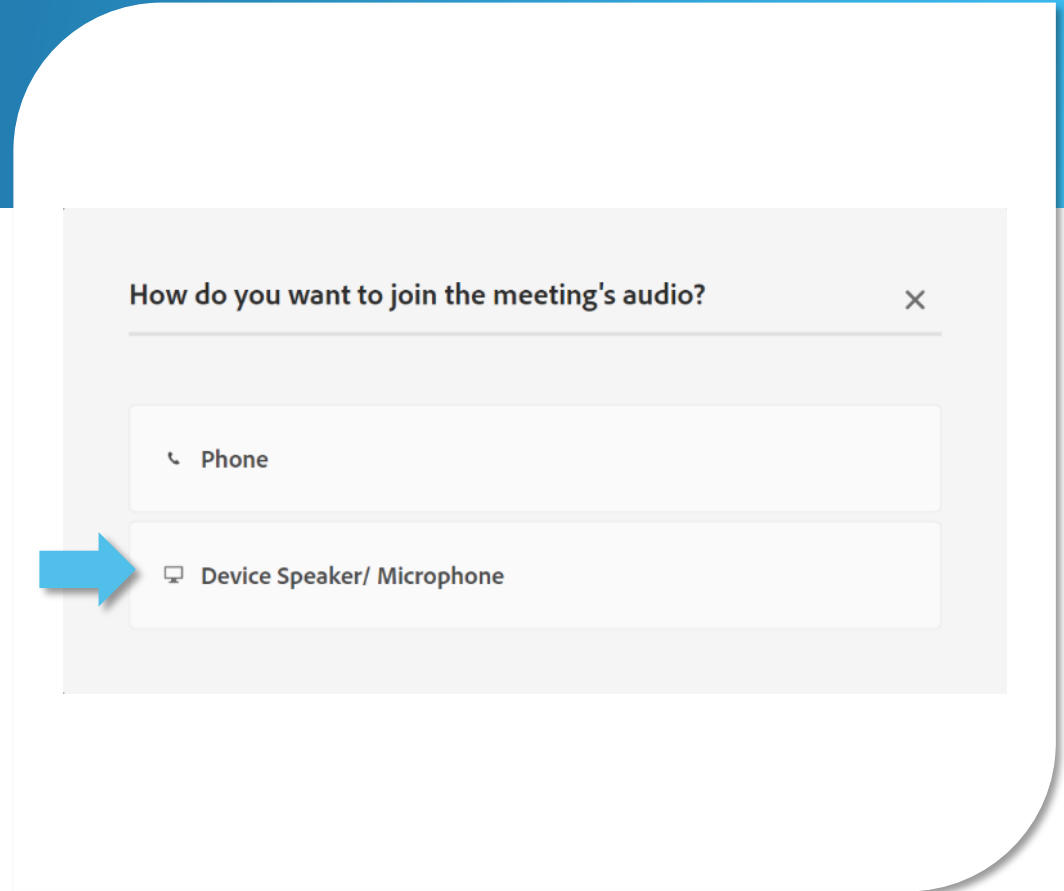
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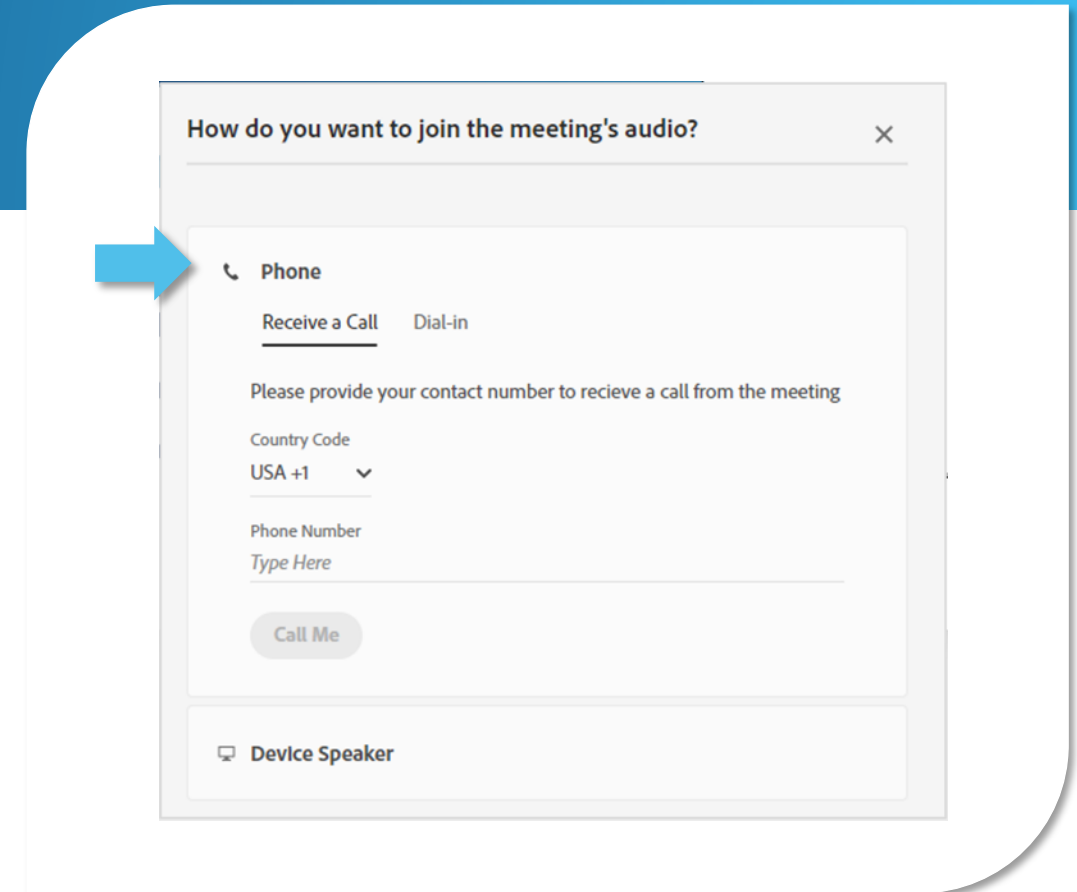
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TO LISTEN BY PHONE

If you do not have sound capabilities on your computer or prefer to listen by phone, dial:

Toll-free number: **1-800-832-0736**

Access code: **4189148#**



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Adobe Connect Platform

The screenshot displays the Adobe Connect interface. At the top, there is a navigation bar with icons for audio, video, chat, and a 'CC' dropdown. Below this, a blue header contains the text 'WELCOME' and 'Accessing Today's Webinar'. The main content area is titled 'MANAGE YOUR AUDIO' and includes the following text: 'You can manage your audio using the audio option at the top of your screen (it will look like a speaker). In the dropdown menu choose **Select Speaker** to select the applicable audio option.' A callout box highlights the audio control area at the top of the screen, showing a dropdown menu with the following options: 'DEVICE SPEAKER', 'Mute All Sounds', 'Select Speaker', 'Mute Attendees', and 'Adjust Volume'. The 'Select Speaker' option is highlighted with a blue arrow. To the right of the main content area, there is a 'Q & A' section and a 'WEB LINKS' section with a list of links: '1. Choose Work! Contact Page', '2. Register for Next Month's Webinar', and '3. National WISE Webinar Survey'. The bottom right corner of the interface features the 'TICKET to Work WISE' logo and a page number '2'.

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Adobe Connect Accessibility

ADOBE CONNECT ACCESSIBILITY USER GUIDE

Should you need assistance navigating Adobe Connect, use the [Accessibility User Guide](#) complete with a list of controls.

New Keyboard Shortcuts	
CTRL + M	Toggle Microphone on (locked) or off.
CTRL + UP ARROW	Toggle Raise Hand Status.
CTRL + .	Toggle Full Screen Mode. Applies to currently selected Share Pod.
CTRL + '	Promote to Host. Requires selected attendee(s) in the Attendee List.
CTRL +]	Demote to Participant. Requires selected attendee(s) in the Attendee List.
CTRL + /	Promote to Presenter. Requires selected attendee(s) in the Attendee List.
CTRL + ,	Start/Stop Recording (toggle). For Start, brings up the Start Recording Dialog.
CTRL + \	End Meeting. Brings up the End Meeting Dialog.
CTRL + [Start/Stop Desktop Sharing. Applies to currently selected Share Pod.
CTRL + SPACE	Opens up left most menu for keyboard navigation.

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Real-Time Captioning

The provided real-time captions can be found in the **Captioning pod**, which appears below the slides.

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You can also access [captioning online](#).

CLOSED CAPTIONS

Hide captions

English



Text size



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American Sign Language (ASL)

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).

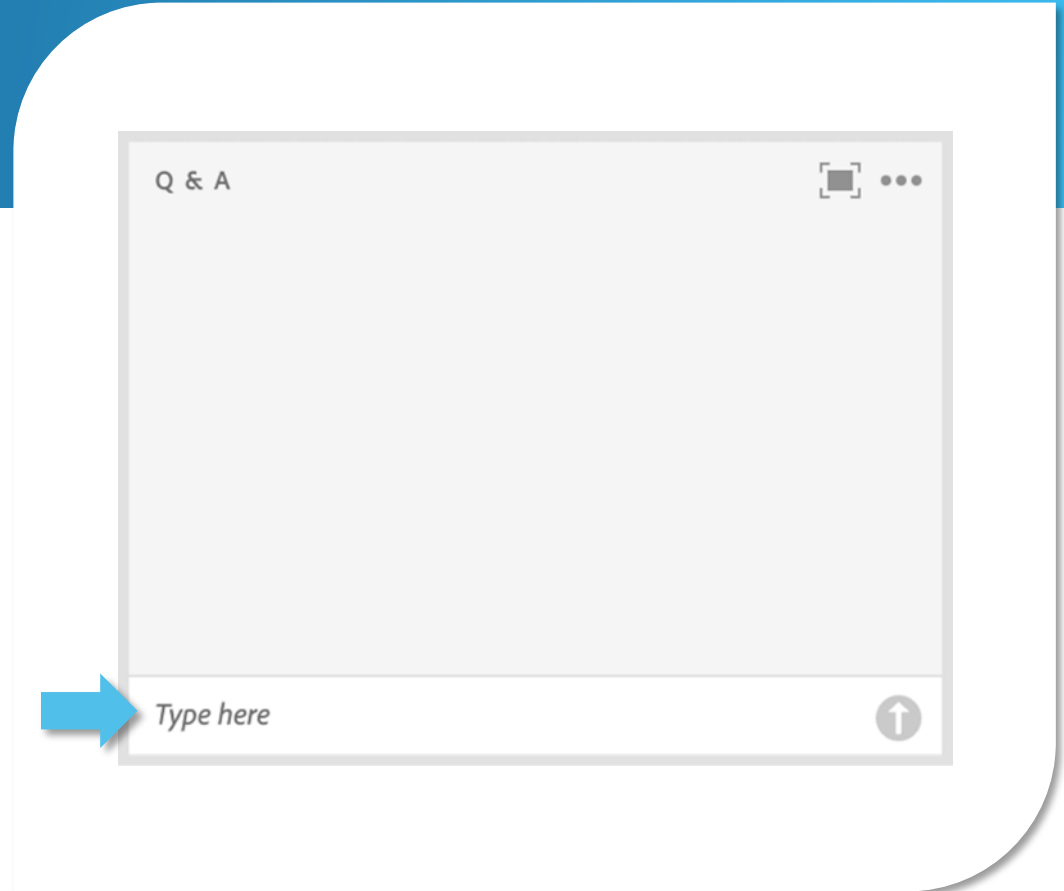


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Questions and Answers (Q&A)

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

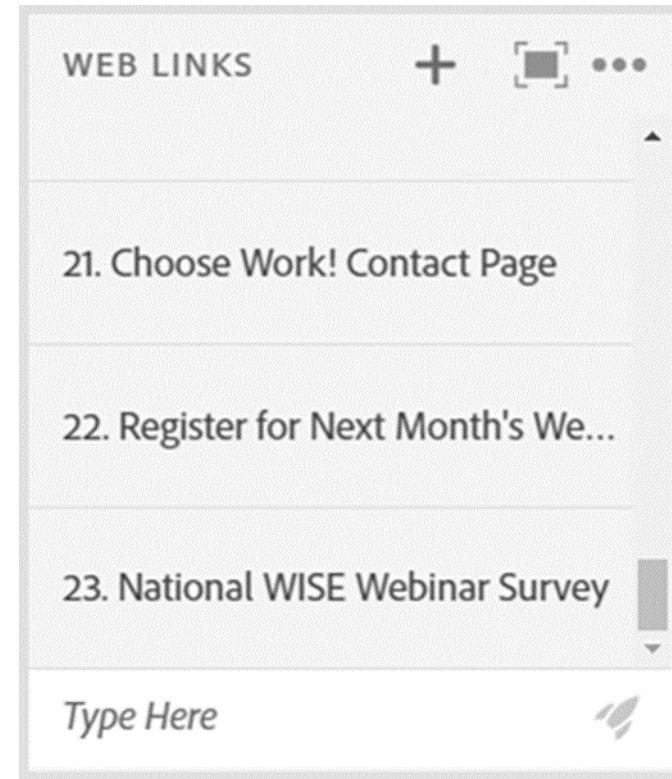


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Webinar Online Resources

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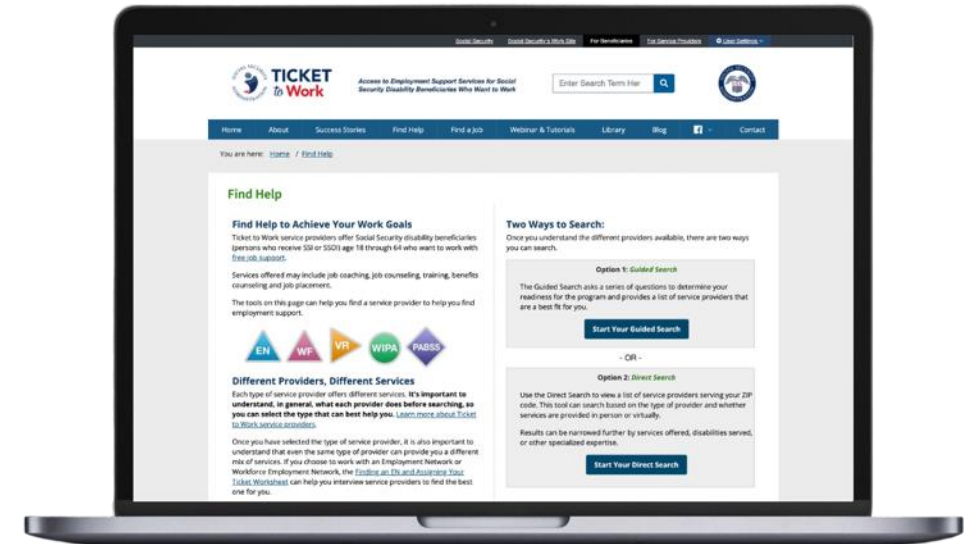
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Archived Events

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



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WELCOME

Presenters



MODERATOR

Derek Shields

Ticket Program Manager



PRESENTER

Raymond A. Cebula, III, J.D.

Cornell University

Webinar Overview

We'll Answer These Frequently Asked Questions:

What is Social Security's Ticket to Work (Ticket) Program?

Am I eligible for the Ticket Program?

How can I participate in the Ticket Program?

Can I work while receiving Social Security Disability benefits?

What is Substantial Gainful Activity (SGA)?



What is Social Security's Ticket to Work Program?

Social Security Disability Programs



**Social Security
Disability
Insurance
(SSDI)**



**Supplemental
Security
Income
(SSI)**

Sign Up for a My Social Security Account

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.

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

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.

What Is the Ticket to Work Program?

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



How Can the Ticket Program Help?

The Ticket to Work Program connects you with free employment services to help you:

- Decide if work, including self-employment, is right for you
- Prepare for work
- Find a paid work opportunity
- Succeed at work

Learn More: [What is Social Security's Ticket to Work Program?](#)

[Self-Guided Tutorial](#)



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

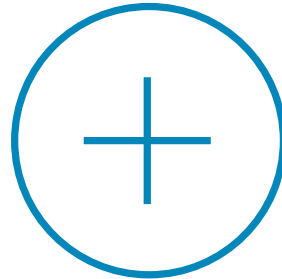


**Am I Eligible for the
Ticket to Work Program?**

You Are Eligible for the Ticket to Work Program If You:



Are Age
18 Through 64



Receive Social Security
Disability Insurance (SSDI)
AND/OR
Supplemental Security
Income (SSI)



**How Can I Participate
in the Ticket Program?**

Follow These Steps to Participate

DETERMINE

Determine your eligibility for the program. If you need help to determine your eligibility, contact the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY).

1

FIND

If you are eligible, **find a service provider** that offers the services you need by using our [Find Help Tool](#) or contact the Ticket to Work Help Line.

2

CONTACT

Contact the service provider to determine next steps to create a work plan. The service provider will contact Social Security to tell them you're working together, and that your ticket is assigned to that provider.

3

Ticket to Work Help Line

The Ticket to Work Program offers a toll-free Help Line to answer your questions and support you on your journey to financial independence.

Call the Ticket to Work Help Line
Monday - Friday, 8 am - 8 pm ET

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



Who Can Help You Achieve Your Work Goals?

As you think about returning to work and possibly changing careers you may have questions and need support.

- Connecting with a **Ticket Program service provider** can help you develop achievable goals and establish steps to find and maintain employment in your new career.
- Ticket Program service providers can even help you identify the type of career you might enjoy and any transferrable skills you may have.

Your Employment Team

You'll Have Access to a Variety of Ticket Program Service Providers



Employment Networks (EN)



Workforce Employment Networks (WF)



State Vocational Rehabilitation (VR) Agencies



Work Incentives Planning and Assistance (WIPA) Projects



Protection and Advocacy for Beneficiaries of Social Security (PABSS)

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.

Many state public workforce systems, such as American Job Centers, are **Workforce ENs**.



How Can Working With an EN Help You?

Services and supports are designed to help you on the path to financial independence through work and may include helping you to:

- Identify your work goals
- Write and review your resume
- Prepare for interviews
- Request reasonable accommodations
- Receive benefits counseling



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 may 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.

How Can Working With a VR Help You?

VR agencies:

- Usually work with individuals who need more significant services.
- In some states, this includes intensive training, education and rehabilitation.
- They may also provide career counseling, job placement assistance as well as counseling about how earnings from work may affect Social Security disability benefits.



Work Incentives Planning and Assistance (WIPA) Projects



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

- Provide free benefits counseling to working or self-employed Social Security disability beneficiaries about how earnings will affect your SSDI, SSI, Medicare , 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


For general information about Work Incentives, and, if you are working at any level, to be referred to the WIPA serving your area, call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY).

Protection and Advocacy for Beneficiaries of Social Security (PABSS)



- PABSS organizations provide free legal assistance to people who receive Social Security disability benefits and who have disability-related employment issues
- PABSS services may include:
 - Legal support
 - Advocacy
 - Information to help beneficiaries resolve employment-related concerns with employers, Social Security, ENs, State VR agencies, WIPA projects, or others

How Do You Find a Service Provider?

 For a list of service providers, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967 (TTY)**, Monday - Friday, 8 am - 8 pm ET

 To find a service provider online, visit the [Find Help page](#). Search by:

- ✓ ZIP code
- ✓ Services offered
- ✓ Disability type
- ✓ Languages spoken
- ✓ Provider type
(EN, Workforce EN, VR or PABSS)



Q&A





**Can I Work While
Receiving Social Security
Disability Benefits?**

Can I Work While Receiving SSDI or SSI?

The answer to this question is that you may be able to.

- Depending on your circumstances, Social Security wants to help you get started or return to the workforce without having to worry about your benefit status.
- The Ticket Program and other Work Incentives are in place to help you see if working is right for you.



Earnings From Work

Earnings from work will affect your disability benefits, but Social Security has many **safety nets** in place to help you.

- If you receive disability benefits, Work Incentives are rules that can help you enter, re-enter, or continue in employment by **protecting their eligibility for benefit payments and/or healthcare coverage** until they achieve self-supporting employment.
- Whether you're looking for a job for the first time or returning to work after an injury or illness, Work Incentives can help you transition to work and progress toward financial independence.



Work Incentive Spotlight: Trial Work Period

- The Trial Work Period (TWP) is one of the many Work Incentives available to people who receive SSDI .
- If you receive SSDI, your TWP allows you to test your ability to work **for at least 9 months**.
- During your TWP, **you'll receive full SSDI benefit**, no matter how much you earn – as long as you report your work activity and continue to meet Social Security's rules for disability.



How Is the Trial Work Period Calculated?

- The TWP continues until you accumulate nine TWP service months (not necessarily consecutive) within a rolling 60-month period.
- Social Security uses the amount you have earned in a month before subtracting taxes, to decide if a month counts toward your TWP. In 2024, if you earn \$1,110 or more, or work more than 80 hours in self-employment in a month, you're considered to have worked a TWP "service month," which is counted toward your TWP.



Learn More About the Trial Work Period

Take a look at our [Trial Work Period Fact Sheet](#) to learn more about the Trial Work Period and about another Work Incentive that's available when you complete your Trial Work Period, called the **Extended Period of Eligibility**.



Photo from Disability:IN

**What is Substantial
Gainful Activity (SGA)?**

What Is SGA and How Does It Apply to Me?

Social Security uses this term to describe a level of work activity and earnings.

- If you receive SSDI, Social Security uses SGA to determine if your eligibility for benefits continues after you return to work and complete your Trial Work Period (TWP).
- Social Security compares monthly earnings to set amounts, known as earnings thresholds, to evaluate if your work activity is SGA.



SGA Amounts for 2024

- In 2024, for disabilities other than blindness, the SGA monthly threshold is \$1,550.
- The Social Security Act specifies a higher SGA amount for statutorily blind individuals, so for people who are blind and receive SSDI, the SGA monthly amount in 2024 is \$2,590.



Meet Hazel



Hazel's Story

- In high school, Hazel began experiencing sudden mood swings, and had difficulty controlling her emotions.
- She was later diagnosed with multiple mental health conditions and after years of struggling with her mental health and addiction, Hazel found the support she needed to create a path to recovery and financial independence.



Ready to Work

- Hazel began working part-time at Polaris House, a clubhouse community dedicated to helping its members recover from mental illness. She then found counselors who helped her apply for SSDI.
- When she was later offered full-time work at Polaris House, she wondered how earnings from work would affect her benefits.
- She also wondered what would happen if her disabilities interfered with work after she no longer received SSDI.



Hazel and the Ticket Program

- As Hazel weighed the risks and rewards of full-time work, a counselor at an EN told her about the Ticket Program.
- Hazel learned she was eligible for the Ticket Program and assigned her Ticket to her EN.
- With help from her EN, Hazel learned she would not suddenly lose her benefits. Because of the Trial Work Period, she would have time to determine how full-time employment would work for her.
- In addition, because of another Work Incentive called [Expedited Reinstatement](#), if Hazel had to stop working due to her disability within 5 years of when her benefits stopped, she could request to have her benefits reinstated without having to complete a new application.

Hazel and SGA

- It's been nine years since Hazel took those first steps into Polaris House's kitchen as a volunteer.
- She no longer receives SSDI and earns above SGA.
- She has since traded her SSDI benefits for a larger paycheck; overcome addiction; learned how to manage her mental health; and helped countless others find their way.
- Hazel uses lessons from her own experience to provide authentic, effective guidance to Polaris House members.



Hazel's View on Financial Independence



For the first time in my life, I don't have to depend on a government check. I pay my own bills. I drive my own car. I have my own place.

I have people who need and appreciate me, the respect of the community... and I have integrity. I'm proud to say I can afford that!



[Hazel's Success Story](#)



Q&A



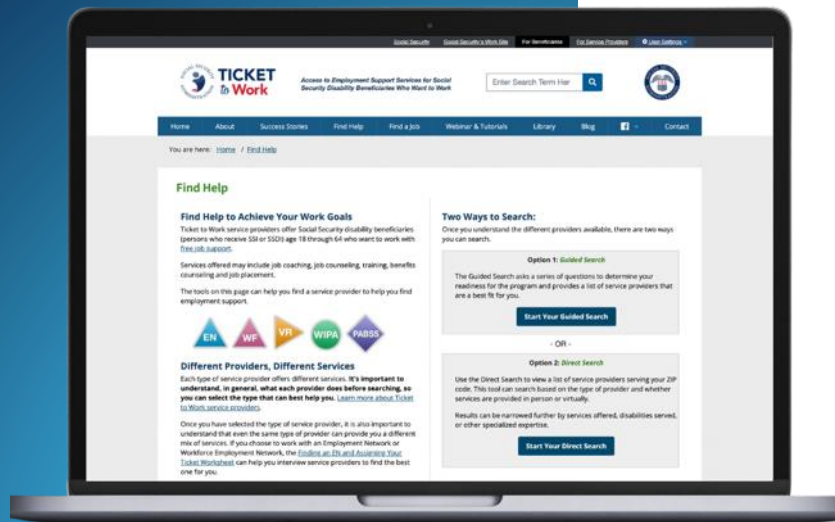
How To Get Started

Social Security's Ticket to Work Program has resources ready to help you get started!

Call the Ticket to Work Help Line
1-866-968-7842
1-866-833-2967 (TTY)

Visit Our Website
choosework.ssa.gov

Use the Find Help Tool
choosework.ssa.gov/findhelp



How To 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 by texting TICKET to 1-571-489-5292. Standard messaging rates may apply. You may opt-out at any time.



Email us at support@choosework.ssa.gov.

TICKET
to **Work**

WISE

Work Incentive Seminar Event

Join Us for Our Next WISE Webinar!

How Will Work Affect My
Medicaid or Medicare

March 27, 2024

3 pm – 4:30 pm ET

REGISTER ONLINE

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

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[WISE Webinar Survey](#)

