

# Guiding the Way Forward

## Laura's Story

It was fall of 2000 in Iowa, and 15-year-old Laura was anxious and eager to start school again. She was also nervous: Over the prior 2 years, Laura had experienced cancer, chemotherapy, multiple surgeries, and a leg amputation. Ready to return to school, she worried about how she would navigate the busy school halls with her new prosthetic leg, focus on her classes and make friends.

High school proved to be every bit as difficult as Laura anticipated. Social challenges accompanied those connected with surviving cancer and adjusting to life as a person with limb loss.

"I felt my life would never be normal again," she reflects. "At 15, you're thinking about fitting in, making friends...going to the dance. I had not yet accepted this new reality... I felt like a freak and was preoccupied with how people were going to treat me. Some of the boys in my class were cruel, calling me humiliating names. It was tough."

"Nothing was harder than those early high school years," she recalls. "I had been beaten down in every way possible and wanted out."

After spending months in the hospital, Laura wasn't fully prepared for the demands of her high school classes. The support she needed wasn't available through her public school and she struggled academically.

Feeling crushed beneath social, emotional and academic pressures, Laura became isolated and experienced bouts of depression and anxiety.



### Alternate Route

Laura struggled, but she was not alone. Her mother left work to focus on her care while Laura began receiving Supplemental Security Income (SSI) and Medicaid to help with the mounting bills. Determined to help her daughter heal, Laura's mom sought a more supportive educational setting.

In 2001, Laura enrolled in an alternative learning center that focuses on helping students develop transferrable skills. In her new school, she found friends, accommodations, and kind teachers who wanted to see her succeed. With their help, Laura finished high school on time.

"It was a safe place where I could grow the way I was supposed to grow," she says.

Laura also found an effective role model in Angela, the new prosthetist who designed and fitted her prosthetic leg.

Angela, who was also a person with limb loss, connected Laura with supportive communities, including the Amputee Coalition she cultivated leadership skills and later returned as a counselor. Laura still cherishes her relationship with Angela.

“She was this beautiful, strong woman who had all the things I wanted,” Laura recalls. “...including a family of her own. Angela didn’t let her amputation ruin her life. She showed me the way ahead and helped me navigate through multiple obstacles — mechanical, aesthetic, social and emotional. She helped me become more comfortable in my own skin.”

Laura was on track academically and emotionally, recovering her mental health and self-esteem by 2003. She was ready to think about her future and pursue her goals in college.

Laura started at Hawkeye Community College and completed an associate degree in 2006. After transferring to the University of Northern Iowa, where she met her future husband and completed a Bachelor of Science in Biology, Laura thought about her next move.

## Help along the way

In 2008, Laura sought help from Iowa’s State Vocational Rehabilitation (VR) agency, where she received career counseling and explored her employment options. She began a paid internship as a life skills coach for teens who have autism, and the work reminded her of the valuable support she received years earlier. Patient guidance and encouragement had given Laura confidence and skills that were vital throughout her recovery. Laura realized that helping other young people was something she wanted as part of her career. She decided to pursue a career as a **Certified Orthotist and Prosthetist (COP)**, just like her mentor Angela.

Laura’s VR counselor educated her about resources that could help pay for certification, and provide other employment supports. Because she was receiving SSI due to a disability, Laura was eligible

for free **employment support services** through Social Security’s **Ticket to Work** (Ticket) program. Through the Ticket program, **State VR agencies** and authorized providers known as **Employment Networks** (EN) help people prepare for and find employment. ENs also offer services that can help people maintain employment or advance in their careers. Adults ages 18 through 64 who receive Social Security disability benefits qualify for this free and voluntary program.

Like many people preparing for the workforce, Laura wanted to know how employment would affect her Social Security and healthcare (Medicaid/Medicare) benefits. Her VR counselor explained that Social Security Work Incentives make it easier for adults with disabilities to work while receiving Medicaid and/or Medicare and in some cases, cash payments from Social Security.

Laura was relieved to learn she qualified for **Work Incentives** that would allow her to save money to use toward her work goals and test her ability to sustain work without immediately losing her benefits.

More than 20 Work Incentives make it easier for people to enter the workforce. Because each person’s circumstances are different, qualified jobseekers are encouraged to consult a **Benefits Counselor** — a professional who is qualified to help people make informed decisions about work.

## Hall PASS

Laura’s VR counselor connected her with Sheila, a Benefits Counselor at **Iowa Works**, a local EN where she learned how specific Work Incentives could help her reach her goals. Sheila explained how Work Incentives could be combined to help her pay for school-related expenses. One, known as the **Student Earned Income Exclusion (SEIE)**, allowed Laura to test her ability to work through her paid internship without a reduction to her cash payments while she was **regularly attending school**.



The second Work Incentive Laura would use, known as a **Plan to Achieve Self-Support** (PASS), also made it easier to save money toward her specific vocational goal. Laura worked with her Benefits Counselor to submit a PASS application, and once it was approved, Laura was able to set aside approved funds into a PASS account to help pay for tuition, exam fees, disability-related modifications to her automobile and moving expenses to Florida, where the COP program was located. Even as she saved money for these expenses, she continued to receive her SSI cash payment to help pay for basic living needs.

Meanwhile, Laura was preparing for another event: her wedding. Thanks to Sheila, who helped her convey a change in marital status to Social Security and prepare for any related adjustments, Laura was able to focus on enjoying the milestones she had reached.

“The help I received through the Ticket program allowed me to concentrate on finishing school and achieving my goal. I could not have done it without the resources [my EN and VR counselor] helped me gather,” she says. “Sheila was by my side, helping me stay on track. When I had questions, she helped me find answers. She was an effective advocate, helped me comply with Ticket program rules, and offered encouragement when I most needed it.”

## First Steps

By the spring of 2012, Laura was a newlywed with an Orthotist and Prosthetist certification from St. Petersburg College. She and her husband moved to Chicago, where she began a medical residency in prosthetics and orthotics.

“I learned to listen to people with a personal understanding of what it’s like to be in that bad place after losing a limb,” she reflects. “Having an opportunity to show someone that it’s not the end of the road, as Angela showed me... that’s a gift.”

In 2015, Laura and her husband decided to move back to Iowa to be closer to family. She found work

## Work Incentives Spotlight: Student Earned Income Exclusion (SEIE)

The SEIE works by deducting part or all of your earnings from your countable income so that you may be able to keep part or all of your SSI cash payment.

To qualify, you must:

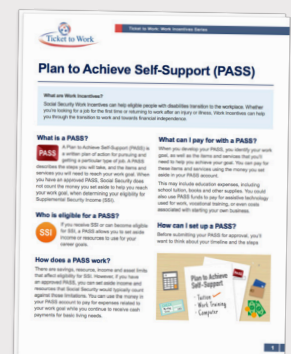
- Receive SSI benefits
- Be under the age of 22
- Regularly attend school, college or job training to prepare for work

In 2018, Social Security doesn’t count up to \$1,820 of earned income payment amount when figuring your SSI cash payment. The maximum yearly exclusion is \$7,350 in 2018.

## Work Incentives Spotlight: The Plan to Achieve Self-Support (PASS)

Learn more about PASS in our Work Incentives Series: [choosework.ssa.gov/library/faq-plan-to-achieve-self-support](https://choosework.ssa.gov/library/faq-plan-to-achieve-self-support)

To find a qualified Benefits Counselor who can help prepare a PASS, call the Ticket to Work Help Line shown at the end of this feature, or use the **Find Help Tool**.



---

at the Hanger Clinic, where she has been helping people with limb loss see their potential ever since.

"I'd be lying if I said work wasn't demanding," she says. "But when someone takes those first steps with a brand-new limb and I get to be part of that... it's pretty neat. It's amazing to be able to give someone a tool that they can use along with their willpower to get their lives back. It makes me feel grateful and blessed that I can do that."

Laura's clients were not the only people whose first steps she anticipated with delight. The addition of a son in 2016, followed by a daughter in 2017 quickly doubled the size of her family. Having replaced her Social Security disability benefits with a paycheck, Laura could access private health insurance and save more money to plan for her family's future.

"It feels incredible to have arrived at this place in my life," she reflects. "...and Ticket to Work helped me get here. It's an amazing program where I found people who said, 'You can do this. We will find a way together...' and we did!"

"At 15 I worried that life as I had known it was over. I wondered if I would ever recover strength, find a purpose...find love. If I could go back and tell that frightened girl that she would be okay... that she would find what she needed, I would. Instead, I get to be a kind of Sherpa for others experiencing similar doubts."

---

The Ticket to Work program helped Laura find his path to a better future. Find yours! To learn more, call the Ticket to Work Help Line at **866-968-7842** or **866-833-2967** (TTY), or visit **[choosework.ssa.gov](http://choosework.ssa.gov)**.



Produced at U.S. taxpayer expense



Social Security's Ticket to Work program