



# Benefits Webinar

**Thanks For Joining Our Webinar!**

**Please remember to put your computer in full screen mode!**

**TO HEAR 'AUDIO' PORTION:**

**CALL IN #: Dial 857-232-0476**

**ENTER CODE: 254109**



**Employment Options Inc.** is an authorized Employment Network in the Social Security **Ticket To Work** program.

**We Provide Free Work From Home and Onsite job placement services In 47 states for those on SSDI or SSI.**



**[www.myemploymentoptions.com](http://www.myemploymentoptions.com)**



# Topic To Be Covered Today:

Common Benefit Questions  
Asked By Those Receiving SSDI or SSI:  
In the Ticket to Work Program



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Teresa Ellinger

## YOUR PRESENTER:

- **Teresa Ellinger** is our Benefits and Payments Manager.
- She also is a **Certified Work Incentives Counselor (CWIC)**.
- She is highly trained in all aspects of the Ticket to Work program

# What Is The Ticket to Work Program?

- ▶ A **Free**, voluntary federal program
- ▶ Managed and created by the Social Security Administration
- ▶ Helps Social Security Beneficiaries return to work and become financially independent.



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# Who Qualifies For Ticket To Work?

- ▶ Individuals Who Are 18-thru FRA.
- ▶ FRA is Full Retirement Age
- ▶ Who receives Social Security Disability Insurance (**SSDI**) or Supplemental Security Income (**SSI** non-retirement)
- ▶ Must be currently receiving for their own disability



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## Can I Return To Work While Receiving SSDI or (SSI)?



- ▶ **Yes!** Social Security is supportive of beneficiaries who want to work!
- ▶ The Ticket to Work Program and its **work incentives** can help you enter, re-enter, or stay in the workforce.



# What Is the Difference Between SSDI and SSI?

They are close in name and often their meanings are confused.

SSDI

What is SSDI = Social Security Disability Insurance

SSDI pays benefits to you if you are "insured" - meaning that you have worked long enough and paid Social Security taxes.

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SSI

What is SSI = Supplemental Security Insurance

SSI pays benefits to disabled adults with limited income, resources and who hasn't paid enough in Social Security taxes.



# If I Use My Ticket To Go Back To work, Will SSA Conduct A Medical Review Of My Case?



If you are in the Ticket to Work program and making “timely progress” toward an employment and/or educational goal.....

- ▶ SSA cannot perform what is known as a Continuing Disability Review (CDR) to see if you still have a disability.
- ▶ Even if you would otherwise be scheduled to have a disability review, SSA will **postpone** it:
  - ▶ While your Ticket ‘is in use’ and
  - ▶ If you are making progress toward your goals



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**The Rules for SSDI and SSI are very different!**

**I will cover each benefit type separately.**



## How Do I Report My SSDI Earnings To SSA?

- ▶ Report to your local office **-(OR)-**
- ▶ Call SSA's Main number: **800-772-1213**
- ▶ **REMEMBER!** Always report any changes to your situation or earnings to SSA at all times.
- ▶ **Reporting helps keep you out of overpayment status!**



## What Information Will I Report to SSA?

### The Who, What, and How Much!

- ▶ **WHO** = Your new employer
- ▶ **WHEN** = Your Start date
- ▶ **HOW MUCH** = Wages including if hourly, salary, or 1099
- ▶ **AVERAGE** number of hours each week also
- ▶ Provide SSA with employer EIN(tax ID) and report earnings via [ssa.gov](https://ssa.gov) “My Social Service Account”

**TIP: Wait 2 weeks and report the same job again.**

Repeat this same process until SSA tells you about the job you are trying to report or check your “My Account” to see if job is listed!

## What Happens To My SSDI Once I Start Working?

- ▶ Your first phase is called Trial Work Period (TWP) and there is nine in total.
- ▶ These nine months **do not** have to run consecutively, but must be within a 60 month period.
- ▶ In order to use up a Trial Work Period Month in 2018, you must **AT LEAST** grossly earn **\$850.00** within a month.

# SSDI

## What Happens To My SSDI Once I Start Working?

- ▶ If you do not grossly earn \$850.00, then you will not use a Trial Work Period month for that month.
- ▶ During this period, you have UNLIMITED earning capability without it affecting your disability benefits!
- ▶ Please be aware that any federal or state run program are means-tested and income may and do affect them.
- ▶ These include **HUD, SNAP, Medicaid, Extra Help**.





## What Happens After I Complete My Nine-Month Trial Work Period (TWP)?

Once your Trial Work Period is over.....

- ▶ The following month this phase begins.
- ▶ You will enter into the second phase or safety net provided by the ticket program called Extended Period of Eligibility or EPE.
- ▶ This phase lasts at least 36 months and may extend beyond that time.



## What Happens After I complete My Nine-Month Trial Work Period (TWP)?

Once your Trial Work Period is over....

- ▶ SSA will then look at your countable gross earnings to determine if they are “**substantial gainful activity**” or **SGA**.
- ▶ **2018 the gross SGA amount is \$1,180.00 per month**
- ▶ **2018 Blind SGA amount is \$1,970.00 per month**
- ▶ Before SSA would stop your cash benefit, SSA would need to make an SGA decision, until this happens = no loss of benefits.
- ▶ Above SGA = No Cash Benefit \* Below SGA = Cash Benefit
  - ▶ **SSA is the only one who can make this SGA decision.**



# What Happens After I Complete My Nine-Month Trial Work Period (TWP)?

Impairment Related Work Expenses or IRWE's also go into effect the month following your Trial Work Period.

## EXAMPLES OF WORK INCENTIVES or (IRWE's)

- ▶ Co-pays
- ▶ Prescription(s)
- ▶ Mental and/or physical therapy
- ▶ Transportation cost if your disability does not allow you to drive
- ▶ Modified vehicle or a service pet- if prescribed by your doctor.
- ▶ Pain Management and/or over the counter products.



**All of these will need to be related to your disability and approved by SSA.**

## If My (SSDI) Check Stops, As Part of The Stages of Ticket to Work, and I Have to Stop Working Because Of My Disability...

SSDI

Will I have to reapply for benefits all over again?

- ▶ The last phase of Ticket to Work will be entered into once you.....
  - ▶ Complete both the Trial Work Period and Extended Period of Eligibility phases.
  - ▶ This phase last 5 years and is called Expedited Reinstatement or EXR.
  - ▶ You can request that your benefits start again -- without having to complete a new application

# Will I Have To Reapply For Benefits All Over Again?

## THE CONDITIONS



You must meet a few requirements including:

- ▶ Still have the **original** medical condition or one related to it that prevents you from working at or above SGA.
- ▶ Earning must be Below SGA level
- ▶ You may be able to receive up to 6 months of temporary cash benefits
  - ▶ In addition to the Medicare or Medicaid coverage
  - ▶ While SSA conducts a review to determine if benefits can be reinstated.



## If I Go To Work Will I Automatically Lose My Medicare?

- ▶ No! You will not automatically lose Medicare if you return to work!!

### RULES FOR SSDI:

- ▶ If you receive a **SSDI** check of any amount, you will keep your health insurance!
- ▶ Once you complete your trial work period and SSA has made their SGA decision, Medicare can continue for at least 93 months.
- ▶ This is individualized and could last much longer for some!



**The Rules for SSDI and SSI are very different!**

**We will cover each benefit type separately.**

The logo consists of an orange circle with a white border, containing the letters 'SSA' in white, bold, sans-serif font.

SSA

## What Happens To My SSI Once I Start Working?

- ▶ **SSI is supplemental so earnings may affect your SSI amount- But not immediately- rather about 3 months down the road.**
- ▶ You will need to report your gross monthly earnings **each month** to SSA between the 1<sup>st</sup> and 6th of the month
- ▶ **Options For Reporting:**
  - ▶ Call **866-772-0953**
  - ▶ Upload the SSI Wage Reporting app to your smartphone or android
  - ▶ My Social Security Account via [ssa.gov](https://ssa.gov)



## What Happens To My SSI once I Start Working?

### Example of What and When to Report:

- ▶ The “what” is the previous month GROSS countable earnings
- ▶ The “when” is the current month you will call the 800 number, use the wage app or add to My Social Security Account.



# What Happens To My SSI Once I Start Working?

## What You Report When Calling SSA:

Earnings in June = Reporting in July = Deduction for Aug = Rec'd in Sept

- ▶ An example, would be earnings received in June, would be reported in July between the 1st and 6th.
- ▶ **THE OUTCOME:** May's earnings will then be deducted from your Aug SSI check that you will receive in Sept.

**TIP:** Report to SSA any time you have earnings and remember it is your responsibility.





## For Those on SSI: Working Can Benefit You!

- ▶ Working while receiving **SSI** benefits helps get you closer to **SSDI**!
- ▶ It allows you to earn up to **4 work credits per year!**
- ▶ A positive for everyone would be an increase in your disability amount just by working and earning more money.



**Need to Check How Many Work Credits You Have?**

**Call the SSA at 800-772-1213**



## For Those On SSI: Working Can Benefit You!



- ▶ **Good news!** We have had several **SSI** clients who earned enough and moved into receiving **SSDI** benefits!
- ▶ When receiving **SSDI** and working, it opens up even **more work incentives** and **safety nets** within the program!
- ▶ For example: You get a **Nine month trial work period** to ‘test the waters’ of working and see how you do.



# If I Go To Work Will I Automatically Lose My Medicaid?

## RULES FOR SSI:

- ▶ After you return to work, your Medicaid coverage can continue, if you keep just \$1 dollar of your SSI benefit.
- ▶ To be eligible for Medicaid if your SSI goes to zero. Extended Medicaid Coverage or 1619b will automatically start, you must live in a 1619 b state, and earning must be **below** a certain threshold amount set by your state.
- ▶ Example: The 2018 threshold amount for 1619b **SSI** beneficiaries is as much as \$26,962.00 in Alabama to \$66,308.00 in Connecticut annually.

<https://www.ssa.gov/disabilityresearch/wi/1619b.htm>



**If you receive SSDI/SSI disability**

**(not our current client)**

**and want to see if Employment Options can help you:**

**It's Easy!**

**Apply Online 24/7@**

**[www.myemploymentoptions.com](http://www.myemploymentoptions.com)**

**Click 'APPLY NOW'**

**(at the top)**



## Ticket to Work - Why Choose Us!

- ★ **Personal Job Counselor Assistance**
- ★ **20 years of Expertise**
- ★ **Long Standing Employer Partnerships**
- ★ **Benefits Specialist On Staff**
- ★ **Many Staff are TTW Participants**
- ★ **Client Raffles, Contests & Prizes**
- ★ **We Practice the Personal Touch**

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# RESOURCES



***“EMPLOYMENT OPTIONS: The Ultimate Resource for Job Seekers with Disabilities and other Challenges”***

**by Paula Reuben Vieillet, MA, CVE**

**Order through our website or Inquire about these resources at a local library**

**<https://www.myemploymentoptions.com/resources>**

# QUESTION AND ANSWER SESSION



**HELP**



# Save the Date!



**You are Invited!**

**Next Online Job Fair: October 2018**

**Next Webinar: To Be Announced**

We host a variety of free events throughout the year.  
We will notify you by email of all future event dates!

You can also follow us on social media!

# THANK YOU!

**Thank you for attending our free webinar!**

**[www.MyEmploymentOptions.com](http://www.MyEmploymentOptions.com)**

**1-800-441-3114**

**Follow-Up Email:**

**All who registered will receive a follow-up email with presentation materials in the next week!**

**Ticket To Work Program Main Website:**

**<https://choosework.ssa.gov/index.html>**