



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



My Employment Options (MEO) 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. (Ages 18-64).



www.myemploymentoptions.com



Topics To Be Covered Today:

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

- Who Qualifies for the Free Ticket to Work Program
- What is the Difference Between SSDI and SSI
- The Rules for Working While on SSDI
- The Rules for Working While on SSI
- Common Questions and Myths
- How Do I Report My Earnings?
- The Stages of the Ticket to Work Program
- And More!

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Teresa Ellinger

YOUR PRESENTER:

- **Teresa Ellinger** is our Benefits and Payments Manager.
- She also is a **Certified Work Incentives Counselor (CPWIC)**.
- 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 64.
- ▶ Who receives Social Security Disability Insurance (**SSDI**) or Supplemental Security Income (**SSI** non-retirement)
- ▶ Must be currently receiving for their own disability



TICKET
to **Work**

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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.

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?

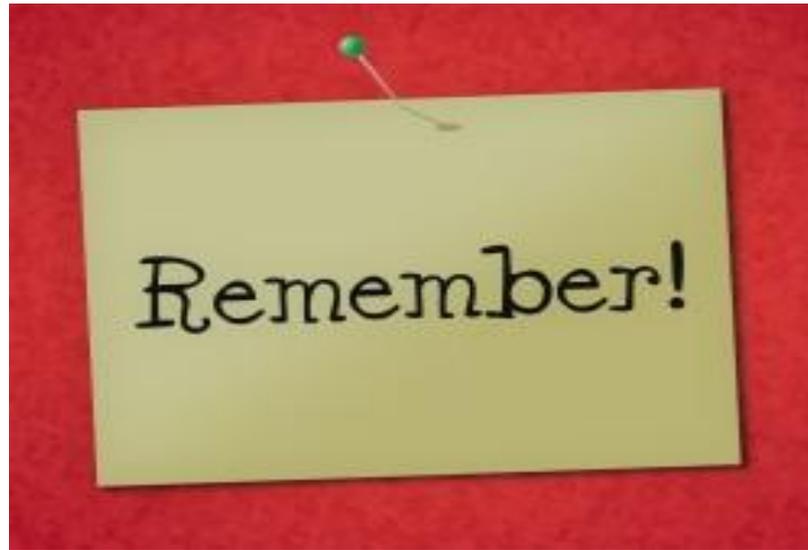


If you are in the Ticket to Work Program and making “timely progress” toward an employment and/or educational goal.....

- ▶ 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?

- 
- A green 3D button with the text "Best Practices" in white, set against a background of computer keyboard keys.
- ▶ 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!
 - ▶ SSA locator - <https://secure.ssa.gov/ICON/main.jsp>

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 “My Social Security 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 the 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 2021, you must **AT LEAST** grossly earn **\$940.00** within a month.

SSDI

What Happens To My SSDI Once I Start Working?

- ▶ If you do not grossly earn \$940.00, 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**.
- ▶ **2021 the gross SGA amount is \$1,310.00 per month**
- ▶ **2021 Blind SGA amount is \$2,190.00 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) Cash Benefit 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.
- ▶ Earnings 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** cash benefit, 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 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 1st 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
 - ▶ Fax - <https://secure.ssa.gov/ICON/main.jsp>



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, add to My Social Security Account or fax information to your local SSA office.



What Happens To My SSI Once I Start Working?

What You Report When Calling SSA:

Earnings in June = Report in July = Deducted in Sept

An example, would be earnings received in June, would be reported in July between the 1st and 6th.

- ▶ **THE OUTCOME:** June's earnings will then be deducted from your Sept. SSI cash benefit.

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 1619b state, and earnings must be **below** a certain threshold amount set by your state.
- ▶ Example: The 2021 threshold amount for 1619b SSI beneficiaries is as much as \$31,451.00 in Alabama to \$53,709.00 in Connecticut annually.

<https://secure.ssa.gov/apps10/poms.nsf/lrx/0502302200>

Things to Remember

- ▶ **My Employment Options (MEO)** is a great employment network that assists several hundred clients per year in returning to work! I am here to guide them through the program. Even though we offer many free services, having a CWIC on staff is beneficial to us and our clients.
- ▶ I assist with SSA letters, forms and reporting to SSA
- ▶ I go over the program and individualize for each client
- ▶ Help set a financial goal to assist a client to reach self-sufficiency



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**

www.myemploymentoptions.com



If you receive SSDI/SSI disability (not our current client)
and want to see if MEO can help you:

Apply Online 24/7@

www.myemploymentoptions.com

Click 'APPLY NOW'
(at the top)

OTHER RESOURCES

For Those Who May Not Qualify for Our Free Services

Job Resources Email: (auto reply)

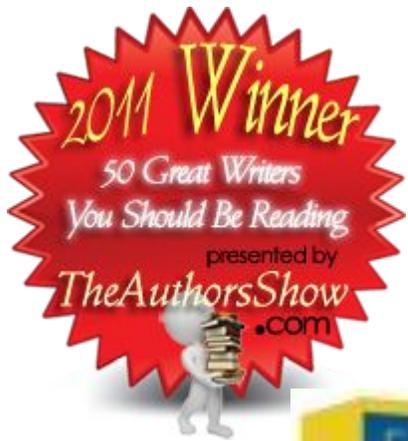
help@myemploymentoptions.com

Visit Our Referral Resources Page Online

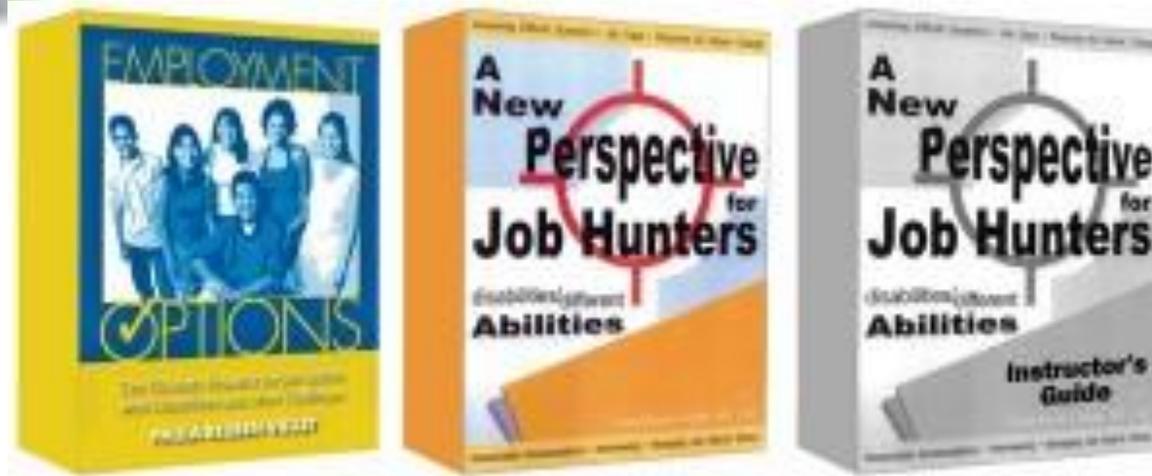
<https://www.myemploymentoptions.com/referral-resources/>

**Additional Questions about today's webinar or our Free Ticket
to Work services?**

Email: ladler@myemploymentoptions.com



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.myemployeroptions.com/resources>

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QUESTION AND ANSWER SESSION



HELP

Question One - What are the differences between SSI and SSDI? Is it easy to determine which is which on the social security determination letter?

- ▶ SSI - work affects your monthly cash benefit, but about three months down the road. But if you live in a 1619b state and your entire SSI benefit goes away, you would still have your Medicaid coverage. When in 1619b, you must use it at least once a year.
- ▶ SSDI - benefits are not affected right away since you have a nine month trial work period to test the waters of working. It is not until you move into the second phase could the SSDI cash benefit get suspended.
- ▶ The determination letter will let you know when your Medicare will begin if you are receiving Medicare.

Question Two - What are the options when one approaches 65?

- ▶ Remember FRA or full-retirement age is now 66+ if born between 1954 - 1959 and anyone born in 1960 or later FRA will be age 67.
- ▶ If 65 or older, it would be too late to sign up for the ticket program but the rules would still apply if you wanted to give work a try.
- ▶ FRA has no income limits but early retirement does.
- ▶ So visit our website, www.myemploymentoptions.com before your 65th birthday and click on “Apply Now”

Question Three - I have been reinstated to SSDI due to my disability and have been offered a job that is hard to refuse. I am wondering how this will affect me as I was just approved to be reinstated for SSDI?

In order to complete the EXR process and receive that trial work period to go along with the new ticket, you must accumulate 24 months of below the program level.

There is no where that states it must be within a certain period. I say accept the job and if you have to leave due to your disability your 24 months that are needed will start again if you are working at or above the program level.

THANK YOU!

Thank you for attending our free webinar!

www.MyEmploymentOptions.com

1-800-441-3114 Ext. 0

Follow-Up Email:

**All who registered will receive a follow-up email with presentation materials
in the next 7-10 days!**

Ticket To Work Program Main Website:

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