

Debunking the Three **BIGGEST** Myths about Disability Benefits and **Ticket to Work**

There are several common myths about how working will affect disability benefits and health care coverage. According to the Social Security Administration here are the three most common and why they are wrong.

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

This is a myth. First, as long as you keep receiving a benefit check of any amount, you will keep your health insurance. If you earn enough that your Social Security Disability Insurance (SSDI) checks stop, Medicare can continue for up to 93 months. If you currently receive Medicaid, you should be eligible to continue to receive Medicaid even after you stop receiving Supplemental Security Income (SSI) benefits due to work. To be eligible you need to meet certain requirements, which include earnings below a threshold amount set by your state. Even if your earnings exceed the state threshold, you may still be eligible and should talk to your state Medicaid office.

For more information about **Keeping Your Medical Benefits** after cash benefits stop, visit www.ssa.gov/redbook and www.socialsecurity.gov/disabilityresearch/wi/1619b.htm.

2 If I use my Ticket to go to work, Social Security will conduct a medical review of my case, and I will lose my benefits.

This is also a myth. Social Security ordinarily reviews your medical condition from time to time to see whether you are still disabled, using a process called the medical Continuing Disability Review, or medical CDR. If you participate in the Ticket program with either an Employment Network or your State Vocational Rehabilitation Agency, and make “timely progress” following your individual work plan, Social Security will **not** conduct a review of your medical condition. If a medical CDR has already been scheduled for you before you assigned your ticket, Social Security will continue with the medical CDR.

3 If my checks stop because I go to work and then I have to stop working because of my disability, I will have to reapply for benefits all over again. It took me forever to be approved for benefits and I cannot afford to wait that long again. As a result, I should not try to work.

Again, it's a myth. You will not need to reapply if your benefits ended within the past five years due to your earnings and you meet a few other requirements, including that you still have the original medical condition or one related to it that prevents you from working. This is a work incentive called **Expedited Reinstatement**. You may even be able to receive up to six months of temporary cash benefits in addition to Medicare or Medicaid coverage while SSA conducts a medical review to determine if your benefits can be reinstated.

For more information about **Expedited Reinstatement**, visit www.socialsecurity.gov/disabilityresearch/wi/exr.htm.

For more information about the Ticket to Work program through Beacon Group visit: <https://www.beacongroupp.org/rehab-programs/ticket-to-work-2/> or contact us at: **Phone - 520-622-4874** or **Email - TicketToWork@BeaconGroup.org**

How Income impacts SSI or SSDI Benefits –

Determining whether Ticket to Work is a good fit.

<u>Supplemental Security Benefits (SSI)</u>	<u>Social Security Disability Benefits (SSDI)</u>
Unearned (General Income Exclusion, GIE) and Earned Income Exclusions (EIE)- First \$20 of unearned income is not counted and first \$65 of earned income is not counted. If no unearned income, then the \$20 can be used towards earned income.	Nine-Month Trial Work Period (TWP)-An individual can work and earn as much as she wants and will still get her Title 2 (SSDI) check. Triggered by earnings of \$880.00 (2019) or more per month of income before taxes. The nine months do not need to be consecutive.
\$2 for \$1 Reduction- After the earned and unearned income exclusions, Social Security deducts \$1 from your SSI cash benefits for every \$2 that you earn. This means that, with SSI, you always have more money by working than if you don't work.	36-Month Extended Period of Eligibility (EPE)- Begins after the 9 th Trial Work Month plus a three-month grace period. This is a work incentive that allows a person to receive benefits if her earnings are below a certain amount, called Substantial Gainful Activity, or SGA.
Impairment-Related Work Expense (IRWE)- Items or services paid for by the beneficiary that are directly related to the disability that enable work. These may be deducted from countable earned income.	
Students Earned Income Exclusion (SEIE) - Students who 22 years old or younger and regularly attending school may exclude earned income up to \$7,550 per year or \$1,870 monthly (2019)	Subsidies and Special conditions - Services or accommodations provided by an employer or third party (for example, job coaching, lower productivity, and fewer assigned work tasks), may allow Social Security to overlook a percentage of an individual's monthly earned income.
Blind Work Expense (BWE)- Items necessary for work (not necessarily related to the individual's blindness) may be deducted from countable income for people who are legally blind.	Extended Medicare - Medicare will continue at least 93 months following the end of your Trial Work Period. This is including premium free part A. It can continue part B and D (may have to pay these premiums)
Expedited Reinstatement- SSDI and SSI recipients who stop working due to their medical condition may receive benefits without re-application. Must be within 60 months (5 years). May receive benefits for up to 6 months while eligibility is being re-determined. This is not automatic- You must go into the local field office.	
Plan for Achieving Self-Support (PASS)- Must be specific and include a timeline indicating milestones and an ending. Allows a recipient to set aside income or resources, without affecting their Full Benefit Rate, to achieve a specific work goal. For more information, PASS application, or assistance go to: https://www.passonline.org/	
1619(b)-maintaining AHCCCS- If the SSI check goes to \$0 due to earnings, the individual may still qualify for Medicaid for free through a provision called 1619(b).	May be used by SSDI beneficiaries if they qualify for SSI.
AHCCCS Freedom to Work Program- AHCCCS offers insurance for qualified individuals who are working and have a disability. Those qualified will pay \$0-\$35 for their monthly premium (amount based on earnings). To apply for the AHCCCS Freedom to Work program on-line, visit the Health-e-Arizona website at https://www.healtharizonaplus.gov/	
No Continuing Disability Reviews while on the TTW program.	