

Work Incentives for Persons with Disabilities

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Disclaimer & Acknowledgement

- The contents are the sole responsibility of the author and do not represent the official views of AHEDD nor any state or federal agencies including the Social Security Administration nor the PA Department of Public Welfare.
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Reasons to Work

- Independence
- Learn New Skills
- Meet New People
- More Income
- More Savings

Questions

- Will I lose my benefits?
 - Cash payments
 - Health care
- How do I get the skills and experience I need?
- What if I have to stop working?

Disability Benefit Programs

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Both SSDI and SSI = Concurrent benefits

SSDI: What happens if I go to work?

A 9-month Trial Work Period (TWP) allows you to work and receive full benefits.

After TWP, a 3 year extended period of eligibility: cash benefits are “suspended” any month in which earnings are at or above substantial gainful activity.

What happens to Medicare if SSDI benefits stop?

- Continues for at least 93 months after the 9 month Trial Work Period
- After that you may be able to purchase Medicare coverage

SSI: What happens when I work?

- SSA counts *less than half* of your earned income

For example:

- \$885 in wages
- \$400 counts against SSI
- Certain impairment related work expenses can also be deducted from your gross wages.

What happens if my earnings are so high that my SSI stops

- Benefits can start again if you stop working or your earnings decrease
- If your earnings are so high that your SSI payments stop:
 - Medicaid continues until you earn above a "Medicaid threshold"
 - People with high medical costs can earn even more

What Happens if I have to stop working?

- For both SSI and SSDI, after a beneficiary terminates due to employment, the individual has a 5 year period of expedited reinstatement.
- With expedited reinstatement cash benefits are automatically reinstated --- no need to reapply.

Work Incentive Planning Assistance (WIPA)

- Agencies funded by SSA to provide individualized “work incentive counseling”
- Community Work Incentive Coordinators that have been trained & certified
- Any beneficiary ages 14-64 who is working or planning on becoming employed in the near future.

Benefits Planning Query

- The BPOQ communicates information on SSA records specifically for beneficiaries with disabilities and encourages financial planning for a return to work. The information is generally accurate but if earnings were not reported by the beneficiary or if work reports were not processed by SSA, the data must be updated and corrected.
- A BPOQ ([SSA-2459](#)) is given to beneficiaries upon request. The BPOQ will be mailed directly to the beneficiary at the address shown on the current SSA record.

Medicaid Buy-In: PA Medical Assistance for Workers With Disabilities

- MAWD
- Department of Public Welfare
www.dpw.state.pa.us
- Available since January 2002
- Disabled per SSA guidelines, except earnings and income
- 250% of poverty
- \$10K or less in assets
- Monthly premium 5% of countable income


What is a Ticket to Work?

A ticket you can use to get employment services

Social Security Administration	
Ticket to Work and Self-Sufficiency	
_____	Ticket Number 123-45-6789TW


Claim Account Number	987-65-4321 W

Issue Date:	_____



This ticket is issued to you by the Social Security Administration under the Ticket to Work and Self-Sufficiency Program. If you want help in returning to work or going to work for the first time, you may offer this ticket to an Employment Network of your choosing or take it to your State vocational rehabilitation agency for services. If you choose an Employment Network and it agrees to take your ticket, or if you choose your State agency and you qualify for services, these providers can offer you services to help you go to work.

An Employment Network provides the services at no cost to you. The Social Security Administration will pay the Employment Network if you assign your ticket to it, and the Employment Network helps you go to work and complies with other requirements of the Program. An Employment Network serving under the Program has agreed to abide by the rules and regulations of the Program under the terms of its agreement with the Social Security Administration for providing services under the Program. Your State agency can tell you about its rules for getting services.


Commissioner of Social Security

Why use your Ticket?

- No medical review while ticket is in use
- The program is voluntary
- You are in charge!
- You select the Employment Network
- Employment Network works for you
- Change your Employment Network if necessary



When you contact an Employment Network

- Discuss work goals & disability as it relates to reaching your work goal
- Ask about their success rate
- What will they do for you and what is expected of you?

Where to start?

- #1** Learn more about work incentives – talk with a Work Incentive Planning Assistance Coordinator
- #2** Connect with your employment team – State VR or EN
- #3** Stay positive; look for opportunities