

Work Your Way To A Better Future

Reasons to Work

There may be different reasons to work. Many people work because they want to:

- Earn more money
- Meet new friends and coworkers
- Learn new skills
- Become more independent

Thinking about going to work may make you a little nervous. There are things to think about before making a big decision like this. You might be worried about losing Medicare and/or Medicaid healthcare benefits. You might be worried that your Social Security Disability Insurance (SSDI) or Social Security Income (SSI) cash may change.

Is working right for you?

Working may be right for you if you are ready to make a commitment to making enough money to replace Social Security cash benefits with the income you earn through work.

In the end, you'll earn the same amount of money or more!

Ticket to Work Program

This free and optional support program from Social Security can help individuals ages 18 through 64 who are on SSDI and SSI transition to work.

Ticket to Work connects you with free employment services to help you decide if working is right for you, to prepare you for work, to find a job or maintain success while you are working.

- You will receive services, such as career counseling, vocational rehabilitation, and job placement and training.
- You choose a service provider who will help you on your journey to financial independence
- You may continue to access your SSDI and SSI benefits and Medicare and/or Medicaid benefits as you transition to full-time work.
- You are able to return to benefits if you are no longer able to work due to your disability.

Get started by calling the *Ticket to Work* Hotline: 1-866-833-2967

Facts about working and your benefits

You will not automatically lose Medicare and/or Medicaid benefits:

- If you earn enough that your SSDI payments stop, you can still continue to receive Medicare for more than 7 years after you use your Trial Work Period. (Details on other side.)
- If you receive Medicaid and SSI, you can continue to receive Medicaid even after you stop receiving SSI benefits.

- You may need to pay a monthly Medicaid Buy-In if your total income is more than the maximum allowed amount.
- While working, your total income will remain the same or may grow so that you are no longer dependent on SSDI.

You can work AND receive Social Security benefits

Social Security will not automatically review your medical condition because you are working.

- If you participate in the *Ticket to Work Program* and make timely progress on your work plan, Social Security will not conduct a review of your medical condition.
- If your benefits end because you are working and earning – and you have to stop working due to your disability – you do not have to apply for benefits all over again.
- You have up to 5 years to request that your benefits start again without a new application. (This is an incentive called *Expedited Reinstatement*.)
- You can receive temporary case benefits and Medicare and/or Medicaid for up to 6 months while Social Security reviews your case.

Note: Rules for Supplementary Security Income (SSI) are different. Almost any amount earned may affect your SSI cash benefit.



Meet Ben!

Ben wants to work but has questions. Watch Ben's journey and learn more about the *Ticket to Work* Program.

Video link: <https://choosework.ssa.gov/about/index.html>

Disclaimer: The information on this document was adapted/abbreviated by the Cuyahoga County Board of Developmental Disabilities. Please refer to <https://www.ssa.gov/work/> for detailed information and resources.



Congratulations on your job!

It's time to work hard, learn new skills, meet new friends and earn a paycheck. As you become financially independent, it is important to know how to protect your Social Security benefits.

Work Incentives that protect your SSDI income

Trial Work Period

- In 2018, if you earn less than \$850* per month in gross wages, your SSDI benefits will not be affected.
- In 2018, if you earn more than \$850* in one month, it will count as a **Trial Work Period** month. You can work up to 9 months within a 5-year period and earn any income, without losing your benefits. This is called the Trial Work Period (TWP).

TWP months can happen any time during the 5-year period, but are limited to 9 months total.

A Social Security *Ticket to Work* service provider can help you keep track of your TWP service months. Before you start working, you should check that you haven't used any Trial Work months.

*\$850 is the 2018 amount. Amount could change each year.

Extended Period of Eligibility

Once you use all 9 Trial Work months in a 5-year period, your Trial Work Period is over. Your 3-year **Extended Period of Eligibility** will begin the following month.

You will continue to get SSDI benefits as long as your gross monthly earnings don't go above a pre-set limit (\$1,180 per month in 2018, \$1,970 if you are blind).

Preventing overpayment

Overpayment occurs when Social Security pays you more in benefits than it should. This can be stressful.

To avoid overpayment:

1. Keep your information up-to-date with Social Security.
 - Report when you start and stop working a job
 - Report if you change your hours or rate of pay
 - Report changes in your living arrangements
 - Report any changes in available resources
2. Keep copies of all pay stubs and ask for a receipt every time you meet with someone at the Social Security office.

Use this online calculator to see how a job may affect your benefits:

<https://oh.db101.org/>

BOTTOM LINE...You CAN work and keep benefits with careful planning. Your total income while working may remain the same, or it may grow so that you no longer need SSDI or SSI benefits. Instead, you'll enjoy more financial independence.

CCBDD can connect you with someone who can do a benefits analysis. For more information, contact your Support Administrator or call/email:

Phone: (216) 736-2673

Email: Intake@cuyahogabdd.org



CUYAHOGA COUNTY
Board of Developmental Disabilities