

How Will Work Affect My Medicare and Medicaid?



TICKET
to **Work**

WISE
Work Incentive Seminar Event

MARCH 27, 2024

Live Webinar Will Begin at 3 p.m. ET

How Will Work Affect My Medicare and Medicaid?



TICKET
to **Work**

WISE

Work Incentive Seminar Event

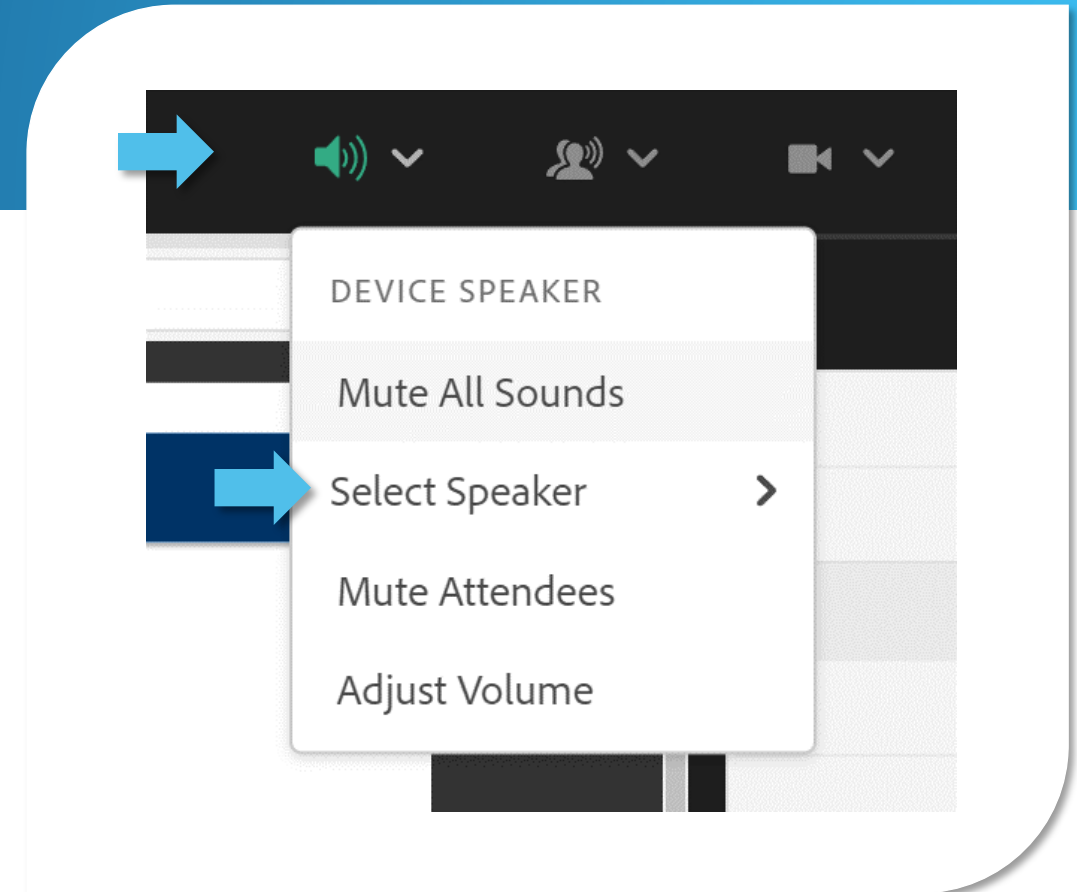
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Accessing Today's Webinar

MANAGE YOUR AUDIO

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In the dropdown menu choose **Select Speaker** to select the applicable audio option.



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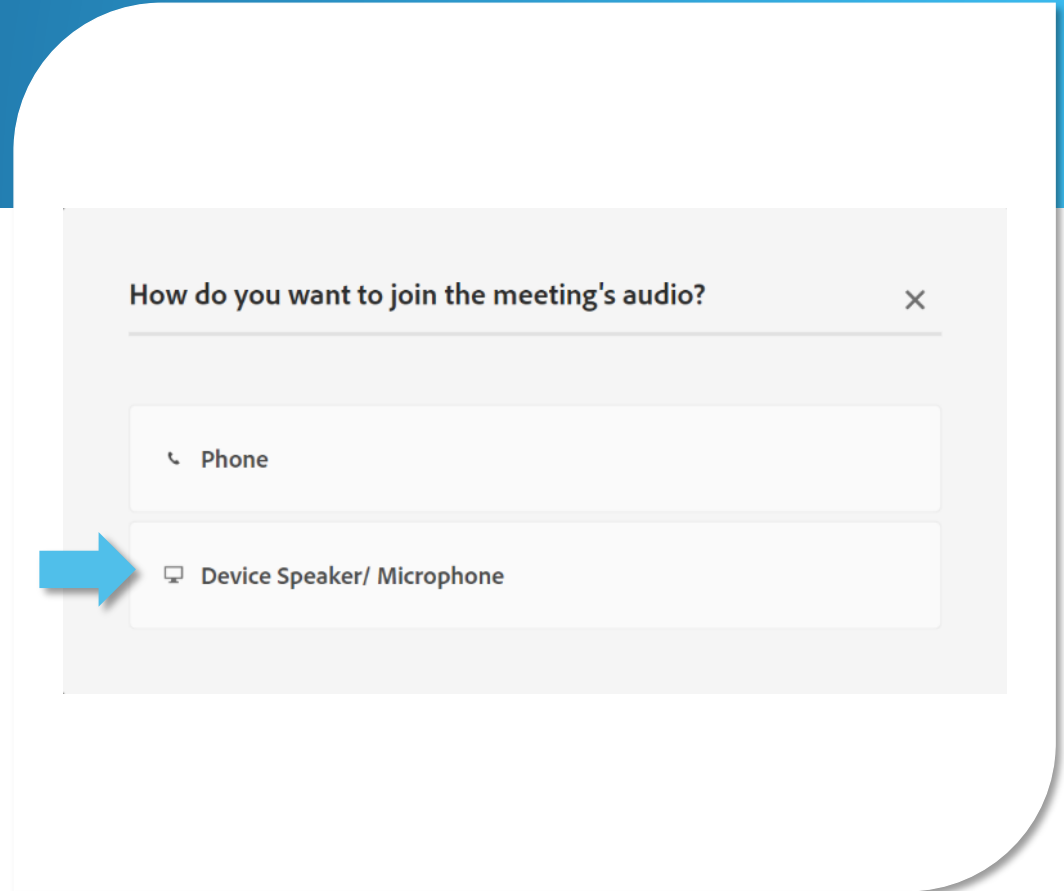
Accessing Today's Webinar

ATTENDEES WILL BE MUTED

Select an option for **How do you want to join the meeting's audio?**

The **Device Speaker** will enable the sound to be broadcast through your computer.

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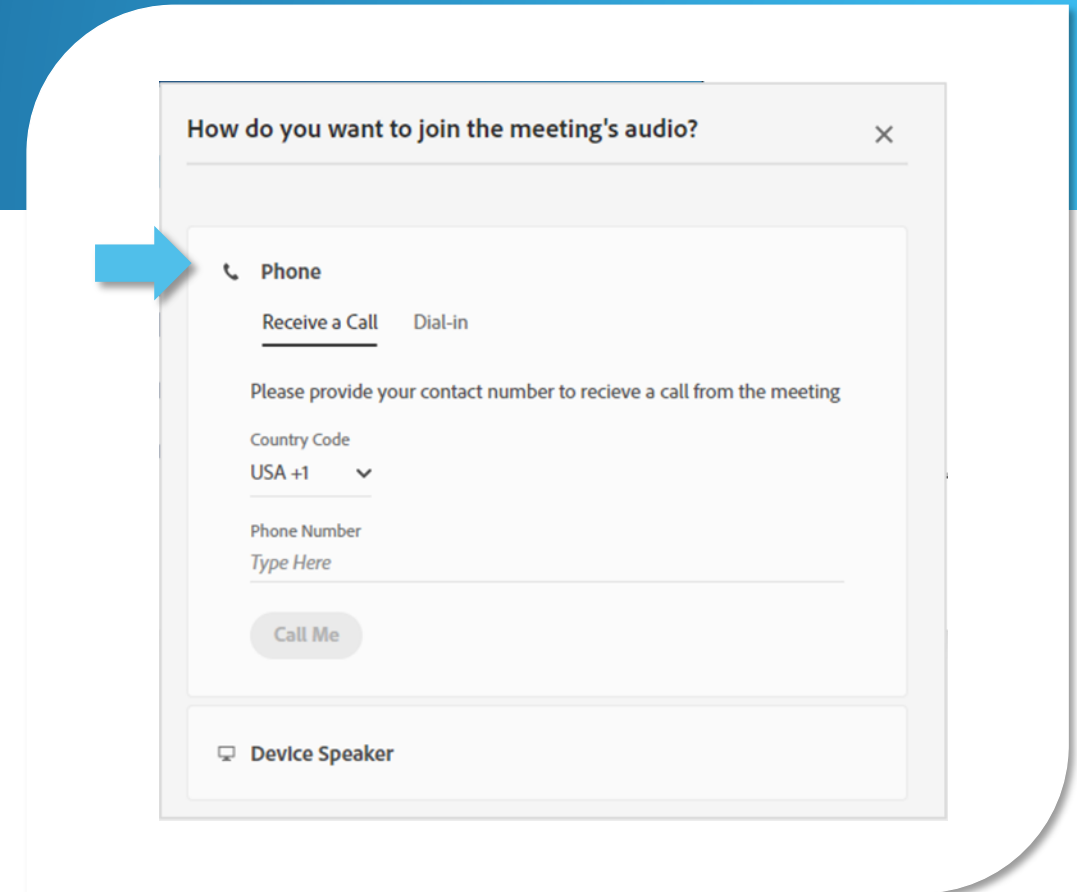
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TO LISTEN BY PHONE

If you do not have sound capabilities on your computer or prefer to listen by phone, dial:

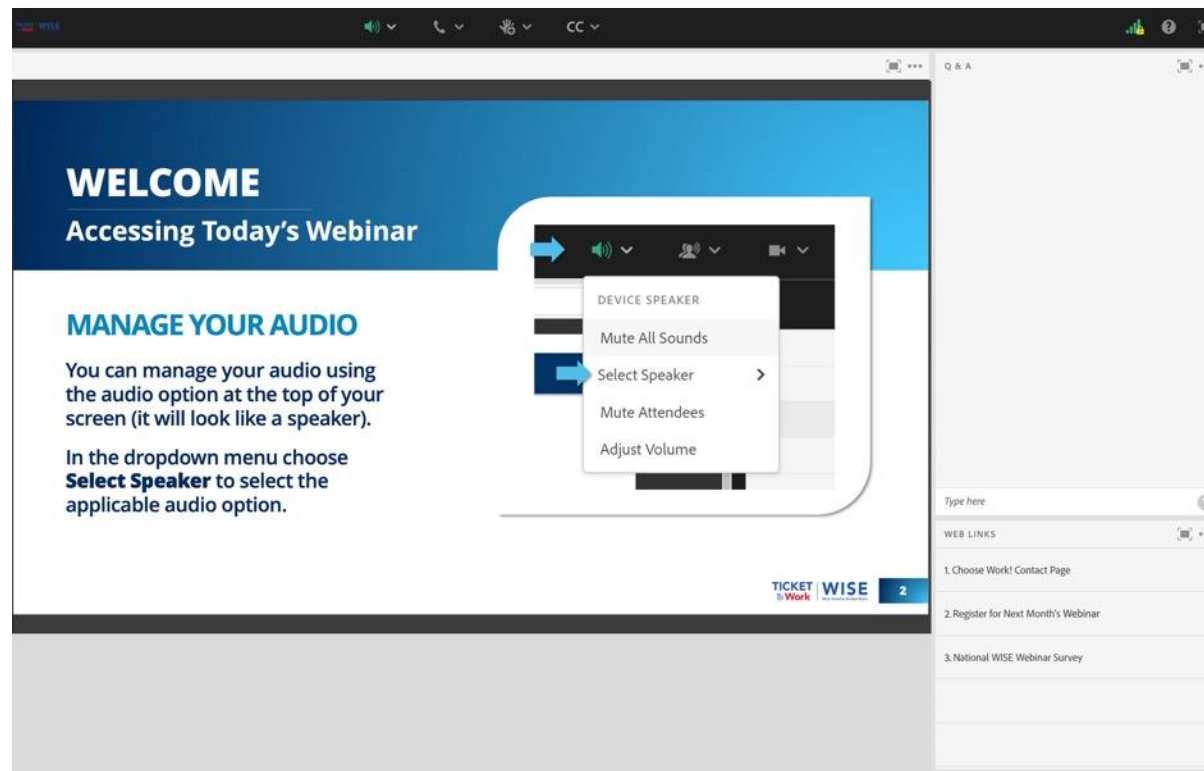
Toll-free number: **1-800-832-0736**

Access code: **4189148#**



WELCOME

Adobe Connect Platform



The screenshot displays the Adobe Connect interface. At the top, there is a navigation bar with icons for audio, video, chat, and a 'CC' dropdown. Below this, a blue header contains the text 'WELCOME' and 'Accessing Today's Webinar'. The main content area features a section titled 'MANAGE YOUR AUDIO' with the following text: 'You can manage your audio using the audio option at the top of your screen (it will look like a speaker). In the dropdown menu choose **Select Speaker** to select the applicable audio option.' A callout box highlights the audio control area at the top of the screen, showing a dropdown menu with the following options: 'DEVICE SPEAKER', 'Mute All Sounds', 'Select Speaker', 'Mute Attendees', and 'Adjust Volume'. The 'Select Speaker' option is highlighted with a blue arrow. To the right of the main content area, there is a 'Q & A' section and a 'WEB LINKS' section with a list of links: '1. Choose Work! Contact Page', '2. Register for Next Month's Webinar', and '3. National WISE Webinar Survey'. The bottom right corner of the interface shows the 'TICKET to Work WISE' logo and a page number '2'.

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Adobe Connect Accessibility

ADOBE CONNECT ACCESSIBILITY USER GUIDE

Should you need assistance navigating Adobe Connect, use the [Accessibility User Guide](#) complete with a list of controls.

New Keyboard Shortcuts	
CTRL + M	Toggle Microphone on (locked) or off.
CTRL + UP ARROW	Toggle Raise Hand Status.
CTRL + .	Toggle Full Screen Mode. Applies to currently selected Share Pod.
CTRL + '	Promote to Host. Requires selected attendee(s) in the Attendee List.
CTRL +]	Demote to Participant. Requires selected attendee(s) in the Attendee List.
CTRL + /	Promote to Presenter. Requires selected attendee(s) in the Attendee List.
CTRL + ,	Start/Stop Recording (toggle). For Start, brings up the Start Recording Dialog.
CTRL + \	End Meeting. Brings up the End Meeting Dialog.
CTRL + [Start/Stop Desktop Sharing. Applies to currently selected Share Pod.
CTRL + SPACE	Opens up left most menu for keyboard navigation.

WELCOME

Real-Time Captioning

The provided real-time captions can be found in the **Captioning pod**, which appears below the slides.

You can show or hide the caption display, and you can change the text size and choose the text color combinations to best meet your vision requirements.

You can also access [captioning online](#).

CLOSED CAPTIONS

Hide captions

English



Text size



Color



WELCOME

American Sign Language (ASL)

If you're fluent in ASL and would like support during today's webinar, use our [ASL User Guide](#) that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).

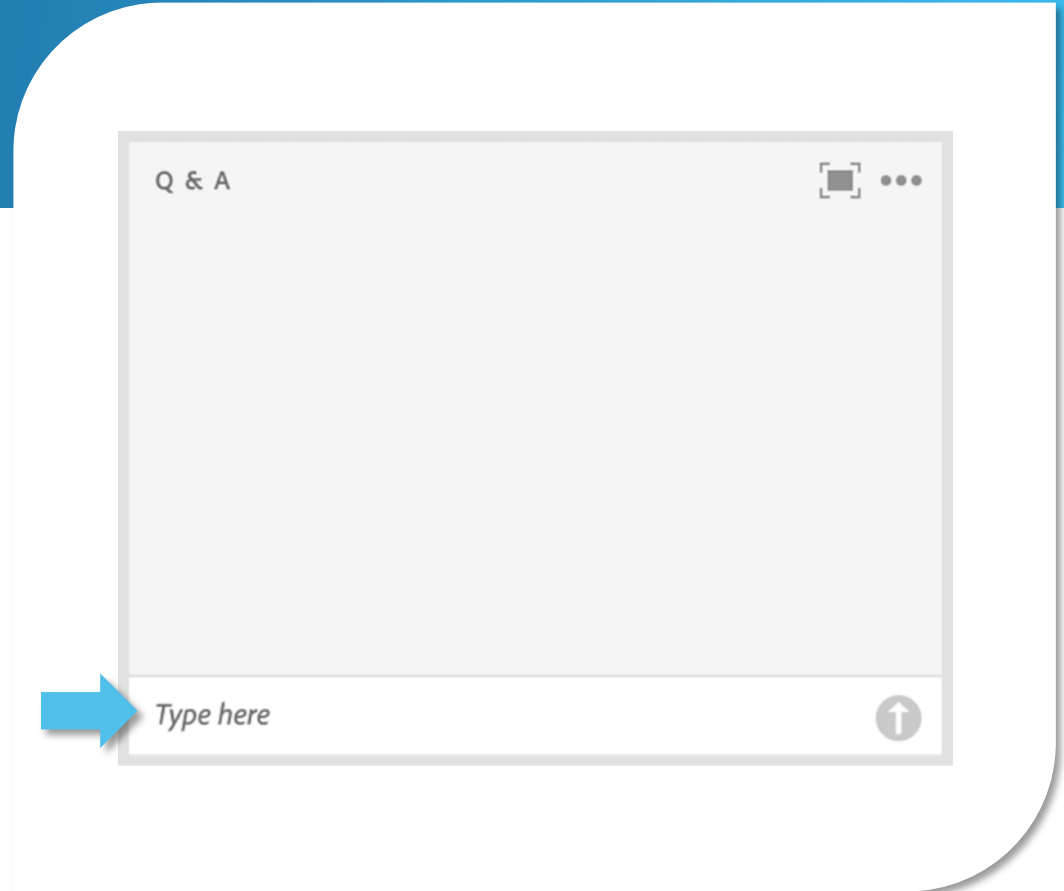


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Questions and Answers (Q&A)

Please use the **Q&A pod** to submit any questions you have during the webinar, and we will direct the questions accordingly during the Q&A portion.

If you are listening by phone and are not logged in to the webinar, you may also ask questions by emailing them to webinars@choosework.ssa.gov.

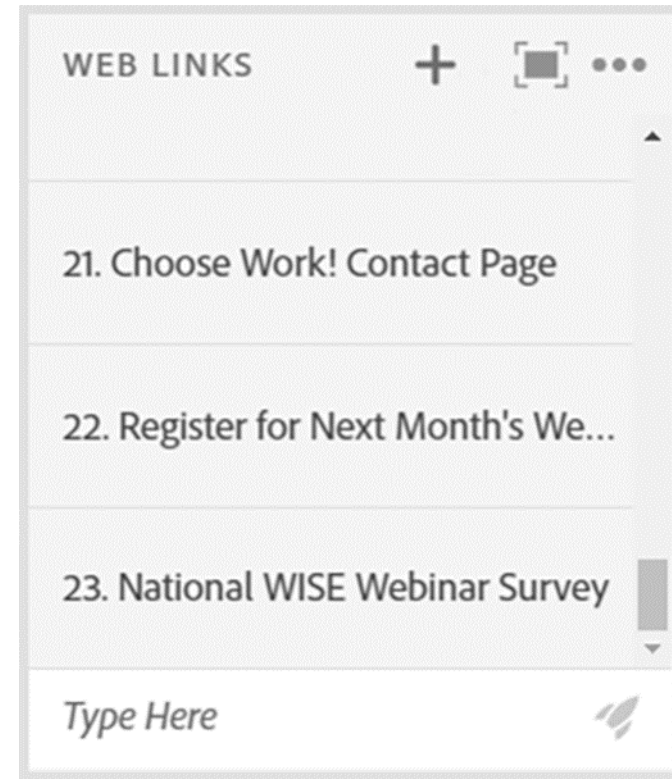


WELCOME

Webinar Online Resources

Please use the **Web Links pod** to find the resources presented during today's webinar.

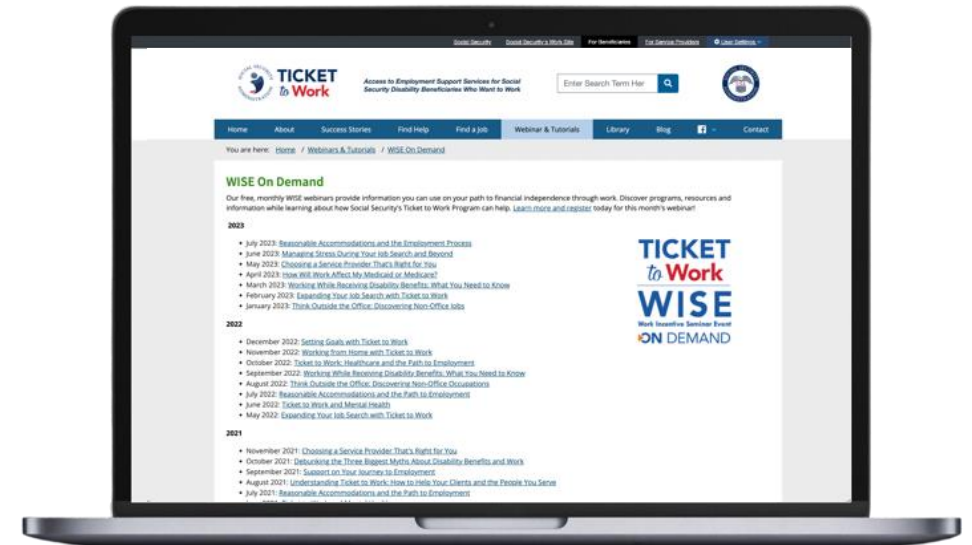
If you are listening by phone and not logged in to the webinar, you may email webinars@choosework.ssa.gov for a list of available resources.



WELCOME

Archived Events

Please note: This webinar is being recorded, and the archive recording will be available within 2 weeks through [WISE on Demand](#).



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Technical Assistance

If you experience any technical difficulties during the webinar, please use the **Q&A pod** to send a message, or you may email webinars@choosework.ssa.gov.



WELCOME

Presenters



MODERATOR

Derek Shields

Ticket Program Manager



PRESENTER

Raymond A. Cebula, III, J.D.

Cornell University

Webinar Overview

We'll be covering these topics:

Ticket to Work Program Overview

How Work May Impact Your Medicare and Medicaid

Work Incentives

Who Can Help



What is Social Security's Ticket to Work Program?

Social Security Disability Programs



**Social Security
Disability
Insurance
(SSDI)**



**Supplemental
Security
Income
(SSI)**

Sign Up for a My Social Security Account

Your personal *my*Social Security account through Social Security gives you secure access to information based on your earnings history and interactive tools tailored to you.

How to create a *my* Social Security account



Securing today
and tomorrow

To create an account, you must:



Be at least 18
years of age



Have a Social
Security number



Have a valid U.S.
mailing address



Have an email
address

With a *my*Social Security account, you can access your earnings history and benefits information, request a replacement Social Security card, get a proof of income letter, estimate and apply for benefits.

Why Choose Work?

Earning a living through employment is not something everyone can do, but it may be right for you. Once people understand the many free services and supports available to them, they often find that the rewards far outweigh the risks.



What Is the Ticket to Work Program?

The Ticket to Work Program

- Is a free and voluntary Social Security program
- Offers career development for people ages 18 through 64 who receive Social Security disability benefits and want to work



How Can the Ticket Program Help?

The Ticket to Work Program connects you with free employment services to help you:

- Decide if work, including self employment, is right for you
- Prepare for work
- Find a paid work opportunity
- Succeed at work

Learn More:

[What is Social Security's Ticket to Work Program?](#)

[Self-Guided Tutorial](#)



Ticket to Work Help Line

The Ticket to Work Program offers a toll-free Help Line to answer your questions and support you on your journey to financial independence.

Call the Ticket to Work Help Line
Monday - Friday, 8 am - 8 pm ET

1-866-968-7842

1-866-833-2967 (TTY)



Q&A





Medicare and Medicaid Coverage and the Path to Employment

True or False?



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

A dark grey chalkboard graphic with two checkboxes and the words 'TRUE' and 'FALSE' written in white chalk. The top checkbox is next to 'TRUE' and the bottom checkbox is next to 'FALSE'.

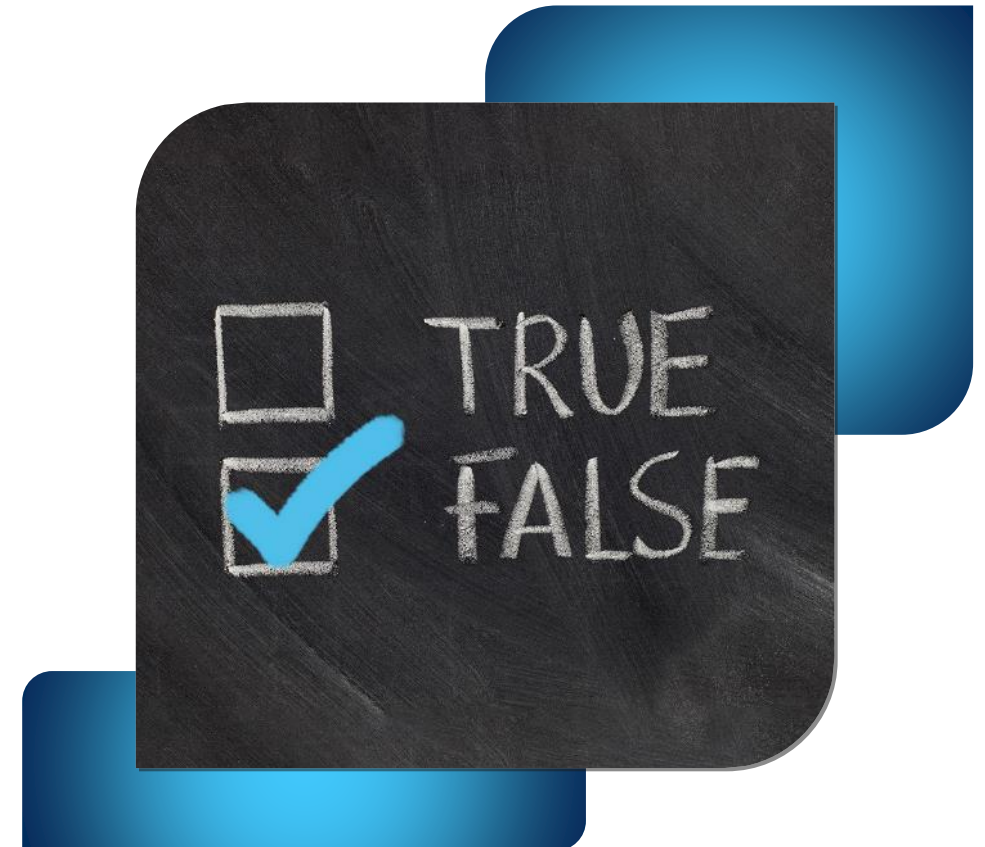
<input type="checkbox"/>	TRUE
<input type="checkbox"/>	FALSE

False!

If you are receiving SSDI benefits or SSI payments of any amount, you will keep your Medicare or Medicaid.

If your benefit payments stop due to earnings or work and you remain medically disabled, you may be able to keep your Medicare and Medicaid through:

- Work Incentives
- Buy-in Programs (available in many states)



Work Incentives

Work Incentives make it possible for you to work while still receiving benefits. They are designed to help you succeed!

How many and what kind of Work Incentives you can use will depend on the type of benefit you receive as well as other factors that may vary according to your individual circumstances.



Medicare and Work Incentives

Medicare Work Incentives and Programs

Examples of Work Incentives available for people who receive Social Security Disability Insurance include:

Extended
Period of
Medicare
Coverage

Medicare for
People with
Disabilities
Who Work

Extended Period of Medicare Coverage

Most SSDI beneficiaries whose benefits stop due to earnings from work will continue to receive, after their Trial Work Period, at least 93 consecutive months of:

- Hospital Insurance (Part A)
- Supplemental Medical Insurance (Part B), if enrolled
- Prescription Drug Coverage (Part D), if enrolled

TO QUALIFY:

- You must already have Medicare and be working at Substantial Gainful Activity
- You cannot be medically improved

Medicare for People with Disabilities Who Work

After premium-free Medicare coverage ends due to earnings or work, you can buy continued Medicare coverage if you remain medically disabled.

You are eligible to buy Medicare coverage if:

- You are not yet age 65
- You continue to have a disabling impairment
- Your Medicare stopped due to earnings or work

Medicare Resources

CONTACT SOCIAL SECURITY

For more information about enrollment periods or to make an appointment to enroll, please call Social Security at **1-800-772-1213** or **1-800-325-0778 (TTY)** to find your local office.

CONTACT MEDICARE

For help with paying premiums, please call Medicare at **1-800-MEDICARE** or **1-877-486-2048 (TTY)**.

- You will need your Medicare number.
- Be prepared to tell the representative what state you live in.



Medicaid and Work Incentives

Types of Medicaid Work Incentives

Examples of Work Incentives for people who receive Medicaid include:

Medicaid
While Working
1619(b)

Medicaid
Buy-in
Program

Medicaid While Working (often called 1619(b))

If you receive SSI, you may qualify for continued Medicaid coverage when your payments stop due to earnings if you:

1. Have been eligible for an SSI payment for at least 1 month
2. Continue to meet Social Security's definition of disability
3. Still meet all other non-disability SSI requirements including income and resource tests
4. Your gross earned income (the amount of money you earned before taxes or other deductions) is not enough to replace your SSI payment, Medicaid or any publicly funded attendant care you receive.
5. Need Medicaid to continue to work
6. Have gross earnings that are below your state's threshold of eligibility

Threshold Amount

WHAT IS THE THRESHOLD AMOUNT?

- The “threshold amount” is the measure that Social Security uses to decide whether your earnings are high enough to replace your SSI and Medicaid benefits.
- Your threshold amount is based on:
 - The amount of earnings that would cause your SSI payments to stop in your state; and
 - The average annual per capita Medicaid expenditure for your state.
- See [updated state threshold amounts](#).

INDIVIDUAL THRESHOLD AMOUNT

- If your gross earnings are higher than the threshold amount for your state, Social Security may determine an individual threshold if you have:
 - Impairment-Related Work Expenses
 - Blind Work Expenses
 - A Plan to Achieve Self-Support (PASS)
 - Publicly-funded attendant or personal care
 - Medical expenses above the state per capita amount

Medicaid Buy-In Program

If your state has a program, you may be able to buy Medicaid if you have a disability and are no longer entitled to free Medicaid due to earnings or work. In this case, many states allow you to purchase coverage in a Medicaid Buy-in Program.

- You may qualify if you:
 - Meet the definition of “disabled” under the Social Security Act
 - Would be eligible for SSI payments if not for your earnings
- People who receive SSDI may also be eligible depending on their income and other criteria.

Medicaid Resources

MEDICAID WHILE WORKING – 1619(B)

For more information on Medicaid While Working, access [Continued Medicaid Eligibility](#).

MEDICAID BUY-IN PROGRAM

Find your [state Medicaid agency](#).



Social Security's Red Book

The [Red Book](#) is a general reference guide about employment-related supports and provisions available for people who receive SSDI and/or SSI. It includes:

- Resources for people who want to work.
- Information about Social Security Work Incentives
- Additional information about healthcare for people with disabilities
- Resources to help transition-aged youth with their efforts to navigate the path toward adult life

[Visit the Red Book](#)



Q&A



Who Can Help You?

Who Can Help You?

As you think about going to work, you may have questions and need support.

Remember, connecting with a Ticket Program service provider can help you:

- Decide if work is right for you
- Prepare for work
- Find a paid work opportunity
- Succeed at work

Some Ticket Program service providers can even help answer questions about how earnings from work will affect your Medicare or Medicaid.

Your Employment Team

You'll Have Access to a Variety of Ticket Program Service Providers



Employment Networks (EN)



Workforce Employment Networks (WF)



State Vocational Rehabilitation (VR) Agencies



Work Incentives Planning and Assistance (WIPA) Projects



Protection and Advocacy for Beneficiaries of Social Security (PABSS)

Employment Network (EN)

An **EN** is a private or public organization that has an agreement with Social Security to provide free employment support services to people who are eligible for the Ticket Program.

Many state public workforce systems, such as American Job Centers, are **Workforce ENs**.



How Can Working With an EN Help You?

Services and supports are designed to help you on the path to financial independence through work and may include helping you to:

- Identify your work goals
- Write and review your resume
- Prepare for interviews
- Request reasonable accommodations
- Receive benefits counseling



State Vocational Rehabilitation (VR) Agency

A **State VR agency** provides a wide variety of services to help people with disabilities return to work, enter new lines of work or enter the workforce for the first time. A State VR agency may offer benefits counseling and may also be able to help you with:

- Vocational rehabilitation
- Training and education



Some states have separate VR agencies that serve individuals who are blind and visually impaired.

How Can Working With a VR Help You?

VR agencies:

- Usually work with individuals who need more significant services.
- In some states, this includes intensive training, education and rehabilitation.
- They may also provide career counseling, job placement assistance as well as counseling about how earnings and work may affect Social Security disability benefits.



Work Incentives Planning and Assistance (WIPA) Projects



WIPA projects are staffed by Community Work Incentives Coordinators (CWIC) who:

- Provide free benefits counseling to working or self-employed Social Security disability beneficiaries about how earnings will affect your SSDI, SSI, Medicare , Medicaid, and other public benefits
- Help you understand Social Security Work Incentives and how they apply to you
- Explain the potential benefits of employment and dispel myths about working


For general information about Work Incentives, call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY). If you are working at any level, you may be referred to the WIPA serving your area.

Protection and Advocacy for Beneficiaries of Social Security (PABSS)



- PABSS organizations provide free legal assistance to people who receive Social Security disability benefits and/or SSI and who have disability-related employment issues
- PABSS services may include:
 - Legal support
 - Advocacy
 - Information to help beneficiaries resolve employment-related concerns with employers, Social Security, ENs, State VR agencies, WIPA projects, or others

How Do You Find a Service Provider?

 For a list of ENs, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967 (TTY)**, Monday - Friday, 8 am - 8 pm ET

 To find a service provider online, visit the [Find Help page](#). Search by:

- ✓ ZIP code
- ✓ Services offered
- ✓ Disability type
- ✓ Languages spoken
- ✓ Provider type
(EN, Workforce EN, VR or PABSS)



Choosing a Service Provider

Find helpful tips and questions to ask when selecting a Ticket service provider:

- Finding an EN and Assigning Your Ticket
- Choosing the Right EN for You



Success Story: Meet Amy



Amy's Story

- Growing up with a developmental disability, Amy knew she wanted to work but wasn't sure what her options were.
- She received services from her State VR agency to find work, and later worked with an EN that continued to help her develop her career and receive benefits counseling.
- She learned that she was eligible for Medicaid While Working (1619(b)), which allowed her to focus on her work goals without worrying about losing her healthcare coverage.



[Read More
of Amy's
Success Story](#)



Q&A



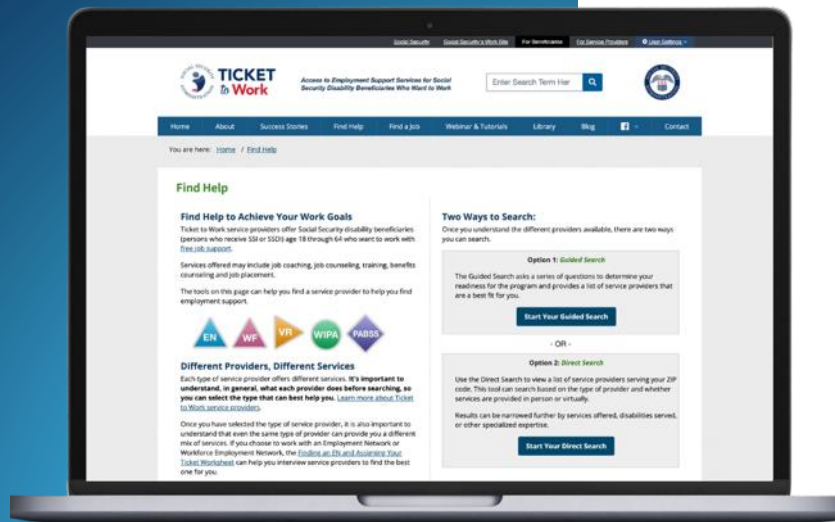
How To Get Started

Social Security's Ticket to Work Program has resources ready to help you get started!

Call the Ticket to Work Help Line
1-866-968-7842
1-866-833-2967 (TTY)

Visit Our Website
choosework.ssa.gov

Use the Find Help Tool
choosework.ssa.gov/findhelp



How To Connect



Visit the [Choose Work! Contact page](#) to find us on social media and subscribe to blog and email updates.



Opt-in to receive text messages by texting TICKET to 1-571-489-5292. Standard messaging rates may apply. You may opt-out at any time.



Email us at support@choosework.ssa.gov.

TICKET
to **Work**

WISE

Work Incentive Seminar Event

Join Us for Our Next WISE Webinar!

Volunteering Your Way to
Success in the Workplace

April 24, 2024

3 pm - 4:30 pm ET

REGISTER ONLINE

or call **1-866-968-7842** or
1-866-833-2967 (TTY)

Tell Us What You Think!

**Please remember to take
our webinar survey!**

A link will pop up after the
webinar, or visit:

[WISE Webinar Survey](#)

