# Intro Slide

**Debunking the 3 Biggest Myths About Disability Benefits and Work**

Ticket to Work WISE Work Incentive Seminar Event

September 17, 2025

Live Webinar Will Begin at 3 p.m. ET  
  
Alt text: Closeup of a person holding a paper that says Just the Facts.

# Cover Slide

**Debunking the 3 Biggest Myths About Disability Benefits and Work**

Ticket to Work WISE Work Incentive Seminar Event

Alt text: Closeup of a person holding a paper that says Just the Facts.

# Slide 3

# WELCOME Accessing Today’s Webinar (Slide 1 of 2)

ATTENDEES WILL BE MUTED

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

The **Device Speaker** option will enable the sound to be broadcast through your computer. Make sure your speakers are turned on or your headphones are plugged in.

If you prefer to listen by phone, click the **Phone** option.

Alt text: Screenshot of how to join the meeting’s audio window.

# Slide 4

# WELCOME Accessing Today’s Webinar (Slide 2 of 2)

TO LISTEN BY PHONE

After clicking the **Phone** option as seen on the previous slide, you will see the window shown here.

Select the **Dial-in** option, then click **Join Meeting**.

On your phone, dial:  
Toll-free number: **1-800-832-0736**  
Access code: **4189148#**

Alt text: A screenshot of the phone Dial-in window.

**Slide 5**

# WELCOME

# Adobe Connect Platform

Alt text: A screenshot of the Adobe Connect window with arrows pointing to the Presentation pod, Closed captioning pod, Q & A pod, and the Web Links pod.

# Slide 6

# WELCOME

# Real-Time Captioning

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.

To open closed captioning select the **CC option** from the top menu bar. The captioning link can also be accessed in the web links pod under the title **Web Captioning**.

You can also access [captioning online](https://www.captionedtext.com/client/event.aspx?CustomerID=3492&EventID=5975381).

Alt text: Screenshot of the Closed Captions dropdown menu in Adobe Connect. Options listed include hide captions, English, text size and color. English is selected; the text color is blue with a checkmark beside it on the right.

**Slide 7**

# WELCOME

# American Sign Language (ASL)

If you’re fluent in ASL and would like support during today’s webinar, use our [ASL User Guide](https://choosework.ssa.gov/library/attending-wise-webinars-using-american-sign-language-asl.html) that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).

Alt text: A person signing Thank You to the camera on the laptop in front of him.

# ****Slide 8****

# WELCOME

# 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 [TTWwebinars@ssa.gov](mailto:TTWwebinars@ssa.gov).

Alt text: Screenshot of the Adobe Connect Q&A pod with a blue arrow pointing to the "type here" text box at the bottom of the Q&A pod.

# ****Slide 9****

# 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 [TTWwebinars@ssa.gov](mailto:TTWwebinars@ssa.gov) for a list of available resources.

Alt text: Screenshot showing an example of the Web Links pod in Adobe Connect.

# ****Slide 10****

# WELCOME

# 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 TTWwebinars@ssa.gov.

Alt text: Two call center representatives at a long desk; both are looking at computers and talking to people on their headsets.

# Slide 11

# WELCOME

# Presenters

MODERATOR

**Derek Shields**

Ticket Program Manager

PRESENTER

**Raymond A. Cebula, III, J.D.**

Cornell University

Alt text: Headshot of Derek Shields. Headshot of Raymond Cebula, III.

# Slide 12

# Webinar Overview

Today, we’ll help you and answer questions related to:

Debunking the Biggest Myths About Disability Benefits and Work

What is Ticket to Work?

Who Can Help You Achieve Your Work Goals?

# Slide 13

**Debunking the 3 Biggest Myths About Disability Benefits and Work**

Alt text: Picture of hands typing on a computer keyboard in the background.

# Slide 14

# MYTH 1

I cannot work and receive Social Security disability benefits.

Alt text: An illustration of a person in business attire, holding their hand in a position that means that they are wondering about the words floating above them that say “Facts” on one side and “Myths” on the other side. A large number 1 indicates that this is the first myth being discussed.

# Slide 15

# The Facts Are…

It’s common to be worried you’ll lose your benefits if you work, but we have good news!

Social Security has many safety nets in place to help you try working before your Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) ends due to your earnings, including:

* The Ticket to Work Program
* Other Social Security Work Incentives

Alt text: A photo of a stethoscope laying on a stack of forms.

# Slide 16

**What is Ticket to Work?**

Alt text: Picture of hands typing on a computer keyboard in the background.

# Slide 17

**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

Alt text: Social Security Administration Ticket to Work logo.

# Slide 18

**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?](https://choosework.ssa.gov/library/fact-sheet-what-is-social-security-ticket-to-work-program)

[Self-Guided Tutorial](https://choosework.ssa.gov/training/)

Alt text: Social Security Administration Ticket to Work logo.

# Slide 19

# 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 a.m. - 8 p.m. ET

**1-866-968-7842**

**1-866-833-2967 (TTY)**

Alt text: Call center representative wearing a headset and smiling while looking at a computer.

**Slide 20**

# Other Social Security Work Incentives

Social Security has many rules and programs, called Work Incentives, that can help you keep some or all of your benefits for a period of time while you try work.

* Some Work Incentives are available to all Social Security disability beneficiaries, whether you receive SSDI, SSI, or both benefits. And some are specific to the disability benefit you receive.
* If you have questions about which Work Incentives could help you, contact our Ticket to Work Help Line.

# Slide 21

**Impairment Related Work Expense (IRWE)**

* IRWEs are costs for items or services that you need to work because of your disability. Social Security can deduct the costs of an IRWE from your countable income when determining your eligibility for Social Security disability benefits.
* An IRWE must meet the following criteria:
  + The item or service enables you to work.
  + You need the item or service because of a physical or mental impairment.
  + You pay for the item yourself and are not reimbursed by another source.
  + The cost is reasonable.

**Slide 22**

**Example: Impairment Related Work Expense (IRWE)**

* Examples of IRWE:
  + Prosthesis
  + Modifications to your vehicle related to your disability that allow you to commute
  + Expenses paid for a guide dog or service animal that enables you to work. This can include purchase of the animal, training, food, license, and veterinary services.

Alt text: A service dog and the legs of the person standing behind the dog, on a sidewalk.

# Slide 23

**Trial Work Period**

* The Trial Work Period (TWP) is one of the many Work Incentives available to people who receive SSDI.
* If you receive SSDI, your TWP allows you to test your ability to work **for at least 9 months**.
* During your TWP, **you'll receive full SSDI benefits**, no matter how much you earn — as long as you report your work activity and continue to meet Social Security's rules for disability.

Alt text: A cashier in a green apron standing behind a cash register, smiling.

**Slide 24**

**How Is the Trial Work Period Calculated?**

* The TWP continues until you accumulate nine TWP service months   
  (not necessarily consecutive) within a rolling 60-month period.
* Social Security uses the amount you have earned in a month before subtracting taxes, to decide if a month counts toward your TWP. In 2025, if you earn $1,160 or more, or work more than 80 hours in self-employment in a month, you're considered to have worked a TWP "service month," which is counted toward your TWP.
* IRWE provisions do not apply for the purpose of determining a service month in the TWP.

**Slide 25**

**Learn More About the Trial Work Period**

Take a look at our [Trial Work Period Fact Sheet](https://choosework.ssa.gov/library/fact-sheet-trial-work-period-twp) to learn more about the Trial Work Period and about another Work Incentive that’s available when you complete your Trial Work Period, called the **Extended Period of Eligibility.**

Alt text: Two colleagues working together in an office. The older one gestures to a paper as the younger one takes notes.

**Slide 26**

**Q & A**

Alt text: Three white question marks on a grey background.

# Slide 27

**MYTH 2**

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

Alt text: An illustration of a person in business attire, holding their hand in a position that means that they are wondering about the words floating above them that say “Facts” on one side and “Myths” on the other side. A large number 2 indicates that this is the second myth being discussed.

# Slide 28

**The Facts Are…**

If you receive 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)

Alt text: A circular stamp illustration that says, “Keep Your Medicare, Medicaid”.

# Slide 29

**Work Incentives and Programs to Help You Keep Medicare and Medicaid**

MEDICAID

* Medicaid While Working – 1619(b)
* Medicaid Buy-in Program

MEDICARE

* Extended Period of Medicare Coverage
* Medicare for People with Disabilities Who Work

# Slide 30

**Medicaid While Working or 1619(b)**

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

* Have been eligible for an SSI payment for at least 1 month
* Continue to meet Social Security’s definition of disability
* Still meet all other non-disability SSI requirements
* Need Medicaid benefits to continue to work
* Have gross earnings that are below your state’s threshold of eligibility   
  [Updated state threshold amounts](https://www.ssa.gov/disabilityresearch/wi/1619b.htm)

# Slide 31

**Medicaid Buy-In Program**

Many states allow you to purchase Medicaid under a Buy-in Program. You may qualify if you meet the definition of “disabled” under the Social Security Act.

* Each state program is different, but most require that you have some earnings from work. Some allow you to have significant earnings from work or self-employment and greater savings than most Medicaid programs allow.
* Under certain circumstances, people who receive SSDI benefits may be eligible for Medicaid Buy-in Programs.
* You should check with your local Medicaid agency to find out what is available in your state.

# Slide 32

# Medicare for People with Disabilities Who Work

After premium-free Medicare coverage ends due to work, you can buy continued Medicare coverage, as long as you remain medically disabled.

* You are eligible to buy Medicare coverage if:
  + You are not yet age 65, and
  + You continue to have a disabling impairment, and
  + Your Medicare stopped due to earnings from work

# Slide 33

**Extended Period of Medicare Coverage**

Most SSDI beneficiaries whose benefits stop due to 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

Alt text: A person reading a paper they are holding while sitting at their kitchen table. There is a laptop, pencils, papers, and notepad on the table.

# Slide 34

**Have Medicare Questions?**

For more information, please visit [**medicare.gov**](http://www.medicare.gov/).

You can also talk or chat with a live person 24 hours a day, 7 days a week.

**1-800-MEDICARE** (1-800-633-4227)  
or **1-877-486-2048** (TTY)

[Talk to Someone](https://www.medicare.gov/talk-to-someone) | [Contact Medicare](https://www.medicare.gov/)

Alt text: A call center representative talking on the phone using a headset and smiling. Two other people are sitting at the same table, also talking on headsets.

# Slide 35

**MYTH 3**

If my Social Security payments stop because I go to work, and then I have to stop working because of my disability, I will have to apply all over again.

Alt text: An illustration of a person in business attire, holding their hand in a position that means that they are wondering about the words floating above them that say “Facts” on one side and “Myths” on the other side. A large number 3 indicates that this is the third myth being discussed.

**Slide 36**

**The Facts Are…**

If your benefit payments ended because you worked and had earnings, and you stop work within 5 years of when your benefits ended, you may be able to have your benefits started again right away.

* To apply, you must have the same disability (or a related one) that qualified you for benefits before.
* You must also not be working at a substantial level, according to Social Security's definition.

Alt text: A colorful graphic that says: 5 Years.

**Slide 37**

**Expedited Reinstatement (EXR)**

* EXR is a Work Incentive that applies to both SSDI and SSI beneficiaries.
  + It is a safety net for people who successfully return to work and lose their entitlement to SSDI or SSI benefits and work stops within 5 years of when benefits terminated.
  + It allows up to 6 months of temporary benefit payments while awaiting a medical determination; you may also be eligible for Medicare and/or Medicaid during this provisional benefit period.

# Slide 38

**Who Can Help You Achieve Your Work Goals?**

Alt text: Picture of hands typing on a keyboard in the background.

# Slide 39

**Who Can Help You Achieve Your Work Goals?**

As you think about returning to work and possibly changing careers, you may have questions and need support.

* Connecting with a **Ticket Program service provider** can help you develop achievable goals and establish steps to find and maintain employment in your new career.
* Ticket Program service providers can even help you identify the type of career you might enjoy and any transferable skills you may have.

**Slide 40**

**Ticket Program Service Providers**

Through the Ticket Program, You’ll Have Access to a Variety of Ticket Program Service Providers, Including:

Employment Networks (EN). EN logo.

State Vocational Rehabilitation (VR) Agencies. VR logo.

**Slide 41**

**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**.

Alt text: To the right are two people sitting at a table in an office, talking, while looking at papers. To the left is an EN icon. At bottom left are two people shaking hands over a desk in an office. To the right is a WF icon.

**Slide 42**

**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

Alt text: A person sitting at a kitchen table, smiling and waving, as they look at a laptop screen.

**Slide 43**

**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

Alt text: VR icon. To the right is a closeup of hands typing on a laptop keyboard. At bottom left are people in a training session, sitting at long tables, with a presenter in the front of the room, who is calling on one person who has their hand raised. To the right it says, “Some states have separate VR agencies that serve individuals who are blind or visually impaired.”

**Slide 44**

**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 and job placement assistance as well as counseling about how earnings from work may affect Social Security disability benefits.

Alt text: A person sitting at a desk at home, taking notes while in a virtual meeting on a laptop.

**Slide 45**

**How Do You Find a Service Provider?**

For a list of service providers, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967 (TTY),**   
Monday - Friday, 8 a.m. - 8 p.m. ET

To find a service provider online,   
visit the [Find Help page](https://choosework.ssa.gov/findhelp). Search by:

* ZIP code
* Services offered
* Disability type
* Languages spoken
* Provider type

(EN, Workforce EN, VR, or PABSS)

Alt text: A person using a laptop on a kitchen counter. She is also talking on her cell phone.

# Slide 46

# Q & A

Alt text: Three white question marks on a gray background.

# Slide 47

# 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](https://choosework.ssa.gov/)

**Use the Find Help Tool**  
[choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp)

Alt text: A laptop with the screen showing the Choose Work Find Help tool webpage.

# Slide 48

# How to Connect

**Visit the** [Choose Work! Contact page](https://choosework.ssa.gov/contact/) 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 TicketToWork@ssa.gov.

Alt text: Closeup of a person typing on a mobile phone.

**Slide 49**

**Join Us for Our Next WISE Webinar!**

**Ticket to Work: Support on Your Employment Journey**

**October 22, 2025**

3 p.m. – 4:30 p.m. ET

**REGISTER ONLINE**

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

Alt text: Ticket to Work WISE Work Incentive Seminar Event logo.