

# Your Ticket To Work: What You Need To Know To Keep It Working For You

2009



**C**ongratulations on your participation in the Ticket to Work program. We hope this publication is informative and helps you to be successful in the program.

## Will you review my disability while I am in the program?

We will not review your disability as long as you make progress in the Ticket to Work program. (If we started a disability review before you began participating, we will finish the review.)

## How does Social Security determine my progress?

Your participation in the Ticket to Work program began when you signed an agreement with an employment network or state vocational rehabilitation agency. With their help, you developed an employment plan. While you are in the program, we will review your progress in achieving the goals of your employment plan every 12 months.

MAXIMUS, Inc., a company that is helping Social Security manage the Ticket to Work program, will review your progress. The following table explains how we determine whether you are making timely progress. In addition to the

items in this chart earning a high school diploma/GED will satisfy the educational requirement for the first 12-month review.

## What happens if I am not making progress?

If we find you are not making progress in the Ticket to Work program, we may begin a medical review to see if you are still disabled. You may continue in the Ticket program even if we find that you are not making progress.

## What if I start making progress again?

Whenever you think you are making progress again, you should contact MAXIMUS.

They will make a decision about your progress. As long as you meet the disability rules, qualify to participate in the Ticket to Work program and start making progress as expected, we will not begin a medical review.

We have Work Incentives Planning and Assistance (WIPA) organizations in many areas. Their staff members can help you understand how work affects your benefits. Get more information about WIPAs on the next page.

12-month review period	Work requirement	Degree or certification program	Technical, trade or vocational program
First year	3 out of 12 months with trial work period level earnings.	Completed 60 percent of full time course load for 1 year.	Completed 60 percent of full time course load for 1 year.
Second year	6 out of 12 months with trial work period level earnings.	Completed 75 percent of full time course load for 1 year.	Completed 75 percent of full time course load for 1 year.
Third year	9 out of 12 months with substantial gainful activity level earnings.*	Completed a 2-year program or, for a 4-year program, completed an additional academic year of full time study.	Completed the program.
Fourth year	9 out of 12 months with substantial gainful activity level earnings.*	Completed an additional academic year of full time study.	
Fifth year	6 out of 12 months at substantial gainful activity level with no Social Security disability or SSI benefits.	Completed an additional academic year of full time study or completed 4-year degree program.	
Sixth year	Work criteria are same for 5th and subsequent 12-month periods.	Completed 4-year degree program.	

\*In 2009, earnings of \$980 or more (\$1,640 if you are blind) are considered substantial.

(over)

## What if I disagree with MAXIMUS' decision?

If you disagree, you can ask Social Security to review the decision. You have to ask for a review of the decision within 30 days after the date MAXIMUS sends you its decision. Once we make our decision, we will send you a letter explaining it.

## Working and your benefits

### How do my earnings affect my benefits?

If you have completed your trial work period, are working and have substantial earnings, we may stop your Social Security disability benefits. We can quickly start your benefits again if your income drops or you stop work.

Supplemental Security Income (SSI) payments are reduced until your earnings have reached a high enough level that you no longer receive your benefit payment. We count less than one-half of your earnings when figuring your SSI payment amount.

For a complete explanation of how earnings affect your benefits, get a copy of *Working While Disabled—How We Can Help* (Publication No. 05-10095). You can get a copy by visiting our website, [www.socialsecurity.gov](http://www.socialsecurity.gov), or calling our toll-free number, **1-800-772-1213** (TTY **1-800-325-0778**).

### What happens to my health benefits?

Your Medicare may continue for at least 8½ years after you start to work if you are still disabled. Your Medicaid also may continue, depending on the state where you live and the amount of your earnings.

## Where can I get more information?

Contact your WIPA organization. These organizations are located across the country to answer the questions you have about working. Talking with one of their counselors will help you understand and use the work incentives available to you.

WIPA organizations give information and assistance to people who are receiving Social Security or SSI disability benefits and attempt to work.

Their staff will:

- Contact people getting Social Security or SSI disability payments (and their families) to tell them about ways that Social Security supports work efforts;
- Help people understand how work affects their payments;
- Help people find the right employment network to help them go to work; and
- Explain what other federal, state and local supports are available to help people with disabilities who work.

For more information about WIPA organizations and other support programs, visit Social Security's website, [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work), or call the toll-free number.

For more information about the Ticket to Work program, call MAXIMUS, Inc., toll-free at **1-866-968-7842**, or TTY **1-866-833-2967**. Or, you can visit the website, [www.yourtickettowork.com](http://www.yourtickettowork.com).