Ticket to Work & Social Security Disability Benefits

TOOLKIT

For One-Stop Customers Who Are Ready To Work

This TOOLKIT was compiled by the national technical assistance and training provider under the Disability Employment Initiative (DEI), which is jointly funded and administered by the U.S. Department of Labor’s (DOL) Employment and Training Administration (ETA) and Office of Disability Employment Policy (ODEP).

DEI cooperative agreements were awarded to state Workforce Investment Act (WIA) administering entities to:

- Improve coordination and collaboration among employment and training and asset development programs carried out at a state and local level, including the Ticket to Work program.
- Build effective community partnerships that leverage public and private resources to better serve individuals with disabilities and improve employment outcomes.

Disability Resource Coordinators (DRCs) under the DEI can download this TOOLKIT and use it to build One-Stop Career Center customer awareness and knowledge on the Ticket to Work (TtW) Program and Social Security disability benefits and work incentives, as well as other state incentives and programs. This information may also serve to increase knowledge of Ticket holders on choosing an EN and the Ticket process.

It has been compiled for informational purposes only, and should not take the place of official Social Security Administration publications, such as those listed in this TOOLKIT.

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LOCAL AREA SSA OFFICE CONTACT NUMBERS:
https://secure.ssa.gov/apps6z/FOLO/fo001.jsp

- **Local Office Search**: If you live in the United States and you want information and directions to the Social Security office that serves your area, just enter your U.S. Postal Service five-digit ZIP code and select Locate. You'll get information about your local Social Security office and other agencies in your area that may be able to help you.

- **ENTER LOCAL OFFICE ADDRESS & CONTACT INFORMATION HERE**
Ticket to Work Basics

http://www.yourtickettowork.com/

- Ticket to Work (TtW) is a Social Security Administration (SSA) program that helps people with disabilities who are interested in work to get the services and supports they need to accomplish their desired work goals.
- SSA has been mailing the “Ticket to Work” to individuals who receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) between age 18 through 64 since 2003.
- Once you verify that you are indeed a Ticket holder, you can participate in the program by taking it to any Employment Network (EN) approved by SSA to receive free services and supports to help you start working.
- The program is completely voluntary – you only have to use your Ticket if you want to find work and earn money.
- The ultimate goal of TtW is to reduce reliance on SSA disability benefits and promote self-sufficiency

A Ticket Looks Like This
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Employment Network Basics

- An Employment Network (EN) is an organization contracted with SSA to coordinate the delivery of employment services, vocational rehabilitation services, or other support services to Ticket to Work beneficiaries.
- Not all ENs are the same – each may offer different services and may serve different people. An EN might be a trade school or college, a local employer or business, a community rehabilitation program, or a One-Stop Career Center.
- Just as Ticket holders can decide which EN they will choose, all ENs can also decide which Ticket holders they can best serve.
- If you decide that you want to use your Ticket, you should contact several ENs to find the one that offers the services that best match your needs and support your work goals
  - To locate the ENs in your local area, go online to the following website: http://www.yourtickettowork.com/
  - Then click on the “Directory of ENs” in the left hand column. You can then search ENs in your area by zip code, city, county, and/or state. You can also get this information by placing a toll-free call to 1-866-Your Ticket (1-866-968-7842).

Choosing an Employment Network – Important Questions to Ask

- **What services does the EN provide?**
  - Is the EN knowledgeable about career choices and options for individuals with disabilities similar to yours?
  - Is the EN knowledgeable about the services, supports and accommodations you need and want?
  - Does the EN understand your employment goals and needs?
  - How will the EN work with you to identify and reach your employment goals?
- **What are the qualifications and experience of the EN’s staff?**
  - Does the staff providing the services for the EN have experience in providing employment services to individuals with disabilities with needs similar to yours?
  - Is the EN willing to share their successes and failures with you?
  - Will the EN provide you with a reference you can contact to discuss their experience?
- **After Hearing From the EN, Ask Yourself These Questions:**
  - Are you comfortable talking with the EN?
  - Did the EN make you welcome?
  - Will the EN allow you to visit and tour their facility before assigning your Ticket?
  - Did the EN explain your obligations, so that you understood them, if you were to give your ticket to it? For example, if you participate in training, would you have to finish the training within a specific time frame?
  - Would the EN expect to meet with you? If so, how often and where?
  - Should you become employed, what information will the EN expect you to share with them?
It is critical for ALL Ticket holders to participate in disability benefits counseling BEFORE assigning a Ticket, in order to ensure informed choice.

- To understand the effects of work on your SSI and/or SSDI benefits, Ticket holders should meet with a disability benefits counselor prior to entering into an agreement with an EN. SSA has contracted with local organizations to provide work incentive and planning services for Social Security SSDI and SSI beneficiaries. The Work Incentive Planning Assistance (WIPA) agencies have counselors who have been specially trained to help individuals with disabilities considering returning to work or returning to work. (See page 7 for more information on WIPA and CWIC services.)

Know that when Ticket holders choose to participate in the Ticket to Work Program, SSA will suspend your medical Continuing Disability Review (CDR).

- This is critical information for beneficiaries of SSI and/or SSDI who are also Ticket holders, since they can return to work without fear that SSA will determine that they have medically improved before they are gainfully employed. In other words, when Ticket holders assign their Ticket with an EN, SSA will not conduct a CDR, and therefore cannot determine they are no longer disabled and cease benefits.

Important Resources to Know

- **Ticket to Work Website:**

- **Directory of Employment Networks:**
  - [http://www.yourtickettowork.com/endir](http://www.yourtickettowork.com/endir)

- **Directory of Work Incentive Planning & Assistance Programs:**
  - [http://www.chooseworkttw.net/about-program/wipa.html](http://www.chooseworkttw.net/about-program/wipa.html)

- **Social Security Work Incentives – General Information:**
  - [http://www.ssa.gov/disabilityresearch/wi/generalinfo.htm](http://www.ssa.gov/disabilityresearch/wi/generalinfo.htm)

- **The Red Book – A Guide to Work Incentives:**
  - [http://www.ssa.gov/redbook/](http://www.ssa.gov/redbook/)
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### BENEFITS PLANNING SERVICES: WIPA

[http://www.socialsecurity.gov/work/wipafactsheet.html](http://www.socialsecurity.gov/work/wipafactsheet.html)

- **The Work Incentives Planning and Assistance (WIPA)** projects across the U.S. and the U.S. territories work with SSA beneficiaries with disabilities on job placement, benefits planning and career development.
- By working with a WIPA program, SSA beneficiaries will be better equipped to make informed choices about work. Each WIPA program is staffed with Community Work Incentive Coordinators (CWICs) to:
  - provide work incentives planning and assistance;
  - help beneficiaries and their families determine eligibility for Federal or State work incentives programs;
  - refer beneficiaries with disabilities to appropriate Employment Networks or State VR agencies based on individual needs and impairment types;
  - provide general information about potential employer-based or federally subsidized health benefits coverage available to beneficiaries once they enter the workforce; and
  - inform beneficiaries with disabilities of further protection and advocacy services available to them.
- WIPA programs are authorized to serve all SSA beneficiaries with disabilities, including transition-to-work aged youth, providing benefits planning and assistance services on request and as resources permit.
- You may be interested in the services of a CWIC if you are an SSI or SSDI beneficiary and you:
  - Plan to start or return to work;
  - Plan to accept or seek a higher-paying job;
  - Plan to start your own business;
  - Are concerned about stopping work; or,
  - Have other questions about how work will affect your disability benefits.

### BENEFITS PLANNING SERVICES: AWIC

[http://www.socialsecurity.gov/work/awiccontacts.html](http://www.socialsecurity.gov/work/awiccontacts.html)

- **Area Work Incentive Coordinators (AWICs)** are SSA employees who provide assistance to the SSA personnel, beneficiaries, ENs, State Vocational Rehabilitation (VR) Agencies and WIPAs and others in the community on employment support and outreach issues by:
  - Presenting information about the Ticket to Work program and work incentives;
  - Training those working on SSA's employment support programs on the Ticket to Work program and work incentives;
  - Helping to resolve work-issues in some cases; and
  - Monitoring disability work-related activities and issues in their Federal region.
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Protection & Advocacy (P&A) for Beneficiaries of Social Security Administration Projects: [http://www.socialsecurity.gov/work/PandA.html](http://www.socialsecurity.gov/work/PandA.html)

- SSA beneficiaries with disabilities may be eager to work but need someone to help them navigate through an often-confusing web of Employment Networks, Social Security Disability Insurance and Supplemental Security Income beneficiary rules, legal issues, and employment issues.
- The Ticket to Work program reflects SSA’s commitment to protecting the rights of people with disabilities to return to work without jeopardizing their government-assisted benefits through a network of Protection & Advocacy projects in all 50 states and U.S. territories. This network of projects, sometimes referred to as Protection and Advocacy for Beneficiaries of Social Security (PABSS), represents the nation’s largest provider of legal advocacy services for individuals with disabilities.
- Although PABSS does provide legal assistance, the scope for PABSS advice does not extend beyond disability-related employment issues. PABSS agencies also do not provide direct cash assistance. **And, although Protection & Advocacy services are free, P&A providers cannot take on every case.**
- P&A Provider Directory: [https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate](https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate)

### Areas that PABSS may NOT help you with
- Issues Not Related to the Employment of the disabled beneficiary
- Social Security Disability Determination
- Personal Injury
- Criminal Defense
- Attempts to Obtain Guardianship
- Property and Probate Issues
- Malpractice
- Direct Cash Assistance

### Areas that PABSS may help you with
- Access to and Disputes with Community Service Providers
- Special Education and Transition
- Health Care
- Disability Benefits and Work Incentives
- Rights and Conditions of employment
- Vocational Rehabilitation and preparation
- Rights, Responsibilities, and Reasonable Accommodations under the ADA
- Wage andHour Issues
- Transportation
- Housing
- Assistance Removing Barriers to a Beneficiary’s Return-to-Work goal
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SSA GOOD RECORD KEEPING – CHECKLIST FOR SUCCESS!

When you call SSA (1-800-772-1213 / 1-800-325-0778 TTY) keep a record:

- Date
- Name of person you spoke to
- What you asked
- What they told you

Make copies of all documents you give to SSA – those documents you fill out and those from your file that they want. Do not lose your copies!

Promptly open and read all mail sent to you by SSA. If you do not understand what is being explained, seek help immediately. When SSA gives a deadline, they will not allow exceptions. Keep all paperwork, letters, and mailing envelopes in your file. Do not lose them!

You must report pay stubs each month to SSA. Be sure you report to the correct field office (the Zip Code of the payee is the key). Report by mail, or walk into the office. Keep wage records in your file.

If you receive SSI (Supplemental Security Income), remember to keep all resources below $2,000* for an individual or $3,000* for a couple in any month, in order to maintain eligibility. If you are eligible for Medicaid, you must also maintain your resources below this resource level and any State resource limitation requirements.

When there is a change in your life, such as address, job, living arrangements, marriage, divorce, resources, children, and so on, immediately report the change to SSA in writing to your local office and by phone: 1-800-772-1213 / 1-800-325-0778 TTY. It is best if you notify SSA both ways.

*Amount may change
OTHER STATE INCENTIVES & PROGRAMS

- **Medicaid Buy-In (MBI)** -- [http://www.cms.gov/home/medicaid.asp](http://www.cms.gov/home/medicaid.asp) -- The MBI Program allows employed individuals with disabilities to “buy in” to Medicaid coverage when their earnings or assets would otherwise make them ineligible for such coverage. Section 201 of the Ticket to Work - Work Incentives Improvement Act governs the provision of health care services to workers with disabilities by establishing a Medicaid state plan buy-in optional eligibility group. In addition, the Balanced Budget Act of 1997 originally provided an optional Medicaid eligibility group for working individuals with disabilities. As of December 31, 2008, 42 states were operating a Medicaid Buy-In Program.

  *NOTE*: States design their Medicaid Buy-In program (within certain parameters) to meet their State’s unique needs, resources, and objectives. Contact the State Medicaid office in your area to find out if your state participates, and find out if there is a state-specific guide that exists for individuals with disabilities.

- **Housing and Urban Development (HUD)** -- [http://www.hud.gov/](http://www.hud.gov/) -- A Federal program that provides rental and home ownership assistance for low-income individuals and families who are elderly and/or disabled. HUD administers this program through each State’s Housing Finance Agency. This assistance could be Section 8 Housing Choice Voucher program, HUD rental housing, or home ownership assistance through loan support, and mortgage assistance.

  *State office locator* - [http://www.hud.gov/localoffices.cfm](http://www.hud.gov/localoffices.cfm)

  **HUD’s One-stop resource for People with Disabilities** – [http://www.hud.gov/groups/disabilities.cfm](http://www.hud.gov/groups/disabilities.cfm)

  *NOTE*: The Social Security Administration’s Work Incentive Planning Assistance (WIPA) Specialists can assist individuals with understanding how income may affect rent when residing in Public Housing or Section 8. One-Stop staff can ask local WIPA Specialists about **Earned Income Exclusions** and any other work incentives for individuals with disabilities available in your state.


  TAC is a national non-profit organization that advances proven solutions to the housing and community support needs of vulnerable low-income people with significant and long-term disabilities. Our goal is to achieve sustainable public sector systems change through evidenced-based and promising approaches in mental health, substance abuse, human services and affordable and permanent supportive housing.
OTHER STATE INCENTIVES & PROGRAMS CONTINUED

- **Earned Income Tax Credit (EITC)**
  [http://www.irs.gov/individuals/article/0,,id=96406,00.html](http://www.irs.gov/individuals/article/0,,id=96406,00.html) -- The EITC is a refundable federal income tax credit for low to moderate income working individuals and families. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return. The EITC has no effect on certain welfare benefits. In most cases, EITC payments will not be used to determine eligibility for Medicaid, Supplemental Security Income (SSI), food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments. Questions about qualifying for EITC -- [http://www.irs.gov/individuals/article/0,,id=130102,00.html](http://www.irs.gov/individuals/article/0,,id=130102,00.html)

- **Work Opportunity Tax Credit (WOTC)**
  [http://www.doleta.gov/business/incentives/opptax/](http://www.doleta.gov/business/incentives/opptax/) -- The WOTC is one tool designed to help move people from welfare into gainful employment and obtain on-the-job experience. It joins other tax credits, education, and workforce training programs that help American workers with barriers to employment prepare for good jobs; ease their transition from job to job; benefit from the creation of effective regional economic development strategies; and create high performance workplaces.

- **Volunteer Income Tax Assistance (VITA)**
  [http://www.irs.gov/individuals/article/0,,id=219171,00.html](http://www.irs.gov/individuals/article/0,,id=219171,00.html) -- The VITA Program offers free tax help to low- to moderate-income (generally, $49,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing. **To locate the nearest VITA site, call 1-800-906-9887** or access the weblink (this list does not include every VITA site).

- **Real Economic Impact Tour (REI Tour)**
  [http://realeconomicimpact.org/REI-TOUR.aspx](http://realeconomicimpact.org/REI-TOUR.aspx) -- The REI Tour is a national initiative delivering free tax preparation and filing assistance, along with other asset building strategies to low-income persons with disabilities. The REI Tour is a public-private collaboration designed to provide Americans with disabilities insight, tools and resources to improve their lives through financial education, training and counseling. It promotes the building of local partnership networks between persons with disabilities and their families; disability and community-based organizations, and companies that sponsor the Tour. **REI Tour cities -- [http://realeconomicimpact.org/REI-Tour/REI-Tour-Cities.aspx](http://realeconomicimpact.org/REI-Tour/REI-Tour-Cities.aspx)**