

Jobs In America

Let Work Incentives Work For You

(NAPS)—If you receive Social Security disability benefits and want to work, Social Security Work Incentives can allow you to keep your healthcare (Medicare and Medicaid) and, in some cases, cash benefits as you begin working. These Work Incentives are designed to encourage and support beneficiaries who want to return to the workforce or work for the first time.

There are more than 20 Work Incentives. Eligibility varies based on the type of disability benefit an individual receives—Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). Here are just a few examples:

- **Trial Work Period (TWP)** (SSDI recipients only). Individuals can test their ability to work for at least 9 months in a rolling 5-year timeframe. During their TWP, they receive full SSDI benefits no matter how much they earn as long as their work activity is reported and they have a disabling impairment.
- **Medicaid While Working—Section 1619(b)** (SSI recipients only). If they meet certain qualifications, beneficiaries can continue to receive Medicaid after they start working, even if their earnings (alone or in combination with other income) become too high for an SSI cash payment.
- **Continuation of Medicare Coverage** (SSDI recipients). Medicare coverage for SSDI beneficiaries continues while they are working and receiving SSDI benefits. When SSDI cash benefits stop because of work, beneficiaries can keep their Medicare coverage for at least 93 consecutive months (7 years and 9 months) after the end of their TWP.

For more information about Work Incentives, see Social Security's free pamphlets, *Working While Disabled—*



Benefits counseling, resume writing help, job opportunities and assistance transitioning to the workplace are all available to people who receive Social Security disability benefits and want to work.

How We Can Help (No. 05-10095) or the Red Book (No. 64-030), the guides to employment support programs. Find them online at <https://www.ssa.gov/pubs> and <https://www.ssa.gov/redbook>.

You can also learn more about Work Incentives while receiving free services and supports through Social Security's Ticket to Work (Ticket) program. The Ticket program supports career development for people ages 18 through 64 who receive Social Security disability benefits and want to work. In addition to benefits counseling, through the Ticket program, beneficiaries can find help writing their resumes, finding job opportunities and transitioning to the workplace.

Ready to get started? Call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET. A representative can answer some of your questions and send you a list of service providers. Or search for providers online at <https://choosework.ssa.gov/findhelp>.