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Ticket to Work: A Way to Ease Into the Workforce Without Losing SSDI Benefits

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According to the [National Collaborative on Workforce and Disability](#), one-quarter of all adults with disabilities work at either a full- or part-time job. Although some of the remaining three-quarters are unable to work at all due to their disability, many others don't have a job because they lack the skills necessary for gainful employment or fear losing vital government benefits if they do work.

Once a child reaches 18 and receives Social Security Disability Income (SSDI) payments, the Social Security Administration (SSA) offers several programs to encourage her to work. The best-known program, the Ticket to Work Plan, is a somewhat complicated program designed to offer beneficiaries a way to begin a career without having to worry about losing their SSDI benefits.

Through the Ticket to Work Plan's work incentives program, any month that an SSDI beneficiary earns more than \$700 counts as a month of "trial work." If during any five-year period an SSDI beneficiary has nine months where he earns more than this \$700 limit, the trial period ends. When this happens, the SSDI beneficiary does not receive an SSDI payment in any month where he makes "substantial earnings" of more than \$980 (in 2009). For three years after the end of the trial period a beneficiary can immediately regain benefits if he falls below the substantial earnings level and still has a disability.

Also, a beneficiary receiving Medicare because of participation in SSDI can continue to receive free Medicare Part A services for up to four and a half years following the end of the trial period.

While complicated, these rules make an SSDI beneficiary's transition into the workforce slightly less burdensome than if benefits immediately ended. Unfortunately, the rules for Supplemental Security Income (SSI) beneficiaries are much more focused on income and asset levels, which makes it harder for an SSI beneficiary to hold a full time job, even under the Ticket to Work program, and maintain benefits.

Many programs are available for people with special needs to seek employment if they would like to do so, and more programs will be discussed in future articles. Unfortunately, the rules for most of these programs are complicated and the SSA is often not very good at explaining them. Parental attention and planning well before a child turns 18, usually with the assistance of local vocational agencies and qualified attorneys, offers the best chance for successfully navigating the maze of educational and employment opportunities.