



Plan to Work

Shining a light on your path to employment

Fall 2010

Alternate formats available upon request—Call 866-497-9443

Top 4 Myths About Disability Benefits and Work

Myth Number 1: If I go to work, I will lose my health care coverage.

FALSE! If you keep receiving a benefit check of any amount you will keep your health insurance. Even if your earnings rise to a level that you stop receiving benefits, **there are ways you can keep your health insurance.**

Myth Number 2: If I go to work, Social Security will perform a medical review on me and I will lose my benefits.

FALSE! Medical reviews are scheduled long in advance, and work does not initiate a medical review. If you use your Ticket to help you go to work, Social Security CANNOT perform what is known as a Continuing Disability Review to see whether you still have a disability. Social Security will postpone doing a medical review on you when your Ticket is in use and you are making progress toward your work goals, **even if you would otherwise be scheduled to have one.**

Myth Number 3: If I go to work then have to stop working, I will have to reapply for benefits all over again.

FALSE! There are many safety nets Social Security puts into place to keep this from happening, regardless of the benefit you receive. Let's say that you completely lose your benefits because of work, and then your disability becomes worse and you have to stop working. If this happens within 5 years of your last benefit, **you do not have to file a new application.** You can just ask Social Security to start your benefit again under a special Work Incentive called Expedited Reinstatement.

Myth Number 4: There is no help available to assist me in going to work. I have to do this all on my own.

You're not on your own! There are many programs that can help you:

- The Ticket to Work program
- Work Incentives
- Work Incentives Planning and Assistance Projects
- Protection and Advocacy for Beneficiaries of Social Security

Programs, Services and Supports to Help You Work!

Ticket to Work (TTW) and Self-Sufficiency (Ticket) program: This is a free and voluntary program that offers choices in receiving services and the support you need during your job search and after securing employment. Call Plan to Work at 1-866-497-9443 for assistance.

Work Incentives: These are programs to help reduce your countable income so you can continue to receive a cash benefit while you explore work or look for a job that is right for you. Call Plan to Work at 1-866-497-9443 for assistance.

Work Incentives Planning and Assistance (WIPA) program: These organizations in your area help you understand rules and regulations that govern your benefits when you go to work. Plan to Work is your WIPA program; call us at 1-866-497-9443 for assistance.

Protection and Advocacy for Beneficiaries of Social Security (PABSS) program: PABSS projects are available to provide advocacy and advice to Social Security disability beneficiaries regarding issues or concerns that negatively affect the individual's ability to secure, maintain, or regain employment. Contact Disability Rights Washington 800-562-2702 (In-State Only) or access information on the website: www.DisabilityRightsWA.org.

Work Incentive Seminar Events (WISE)

Work Incentive Seminar Events (WISE): If you are interested in learning about the Ticket to Work Program or other work incentives, you can attend a FREE Work Incentive Seminar Event (WISE) in your area. WISE are accessible, informal community events for beneficiaries to learn more about available work incentives. Call Plan to Work at 1-866-497-9443 for assistance.

Upcoming Work Incentive Seminar Events (WISE)

Spokane, WA

Date: Tuesday, September 21, 2010
Time: 1:00 p.m. – 4:00p.m.
Location: West Central Community Center, Newton Lounge
Address: 1603 North Belt Street
Spokane, WA 99205
To Register: Phone: 1-877-743-8237
Online: www.socialsecurity.gov/work/wise.html

About Plan to Work

Plan to Work is funded by a Work Incentives Planning and Assistance grant from the Social Security Administration. We provide free, confidential information about how employment affects SSI and SSDI as well as other benefits. We help you understand how to use Social Security work incentives to move forward in your employment goals.

Contact us at 1-866-497-9443 or 1-877-846-0775 (TTY)