TICKET TO WORK PROGRAM: A BENEFICIARY’S GUIDE

What Is the Ticket To Work and Work Incentives Improvement Act of 1999?

The Ticket to Work and Work Incentives Improvement Act of 1999, which established the Ticket to Work Program, is federal legislation that was enacted on December 17, 1999. The Ticket to Work Program was designed by Congress to allow you to test your ability to work while continuing to receive cash and health care benefits and gradually become self-supporting. Under this law, the Social Security Administration (SSA) hopes to achieve the following three goals:

1. To provide more Americans with disabilities the opportunity to work and decrease their dependence on public benefits;

2. To increase Supplemental Security Income and/or Social Security Disability Insurance SSI/SSDI beneficiaries’ choice in obtaining rehabilitation, vocational, or support services to help obtain, regain or maintain employment; and

3. To remove barriers that require individuals with disabilities to choose between government-provided health care coverage and work (that may not provide health care benefits).

Am I Eligible for the “Ticket To Work” Program?

To be eligible you must be at least age 18, have not attained age 65, and be receiving SSI) and/or SSDI benefits. You are NOT eligible for this program if:

- SSA determines that your medical condition is expected to improve
(“Medical Improvement Expected” status) & you have NOT had at least one “Continuing Disability Review (CDR);”

- You are a childhood SSI beneficiary who is age 18 but you have NOT yet had an “Age 18 Redetermination” under the adult disability standard;
- You are receiving “presumptive” disability payments;
- You are receiving “temporary benefits” while awaiting an “ Expedited Reinstatement of Benefits” (EXR) decision; or
- You are receiving benefits while appealing a SSA termination based on medical improvement.

The SSA’s toll free number is 1-800-772-1213 and website is http://www.socialsecurity.gov. As a result of the Ticket to Work and Work Incentives Improvement Act of 1999, the SSA has developed agreements with various entities to help implement the Act. Below is a list of the entities and a brief description of their roles.

**CIGNOSANTE**

Under contract with the SSA, Cognosante, is a private company –

- provides information about the Ticket to Work Program,
- operates a toll-free telephone line to answer questions about the Ticket to Work Program,
- maintains the database for Employment Networks (ENs) (discussed in further detail below), and
- maintains a list of assigned tickets and can send out tickets.

Eligible individuals, who have not yet received a ticket or have misplaced their ticket, may call Cognosante and request a ticket. You can also request an EN Directory for your zip code or search their database at http://www.yourtickettowork.com/endir. When your ticket has been assigned, Cognosante will send you confirmation. You can also call Cognosante to verify your ticket assignment. To receive a more comprehensive understanding of the Ticket to Work Program and to have specific questions answered, please contact Cognosante at 1-866-968-7842 (TDD 1-866-833-2967) or visit the SSA web site at http://www.socialsecurity.gov/work.
Protection and Advocacy for Beneficiaries of Social Security Program (PABSS)

The PABSS program helps beneficiaries overcome barriers to obtaining work, returning to work, and maintaining work by providing beneficiaries with information/referral services, legal advice, and representation. In Pennsylvania, PABSS services are provided through Disability Rights Pennsylvania (DRP).

Contact Information:

Disability Rights Pennsylvania
301 Chestnut Street, Suite 300
Harrisburg, Pennsylvania 17101
(717) 236-8110
(800) 692-7443
(717) 346-0293
(877) 375-7139 (TTY)
FAX 717-236-0192
Website: http://www.disabilityrightspa.org

Work Incentives Planning and Assistance (WIPA) Projects

The SSA was authorized by the Ticket to Work and Work Incentives Improvement Act of 1999 to award cooperative agreements to a variety of community organizations called WIPA Projects. These WIPA Projects provide SSA beneficiaries with disabilities (including transition-to-work aged youth) access to benefits planning and assistance services. WIPA Projects provide services that are different from those provided by ENs. The goal of the WIPA Projects is to better enable SSA's beneficiaries with disabilities to make informed choices about work. Each WIPA Project has Community Work Incentive Coordinators (CWIC) who will:

- Provide work incentives planning and assistance to SSA's beneficiaries with disabilities; and

- Work in cooperation with Federal, State, and private agencies and nonprofit organizations that serve beneficiaries with disabilities.
In Pennsylvania, there are four organizations that provide these services. Counties are listed with their contact numbers below.

**South Western Pennsylvania -**

**West Virginia University Research Corporation**
304-293-4692
886 Chestnut Ridge Road
Morgantown WV 26505

Service Area - Beaver, Fayette, Greene, Lawrence, Mercer, Somerset, Washington counties.

**Western & Central Pennsylvania -**

**AHEDD**
1-866-902-4333, ext. 62001
Fax 412-357-5994
ssaworkincentives@ahedd.org


**South Central & Northeastern Pennsylvania -**

**Disability Rights Pennsylvania**
Work Incentives Planning Assistance Program
800-692-7443, ext. 309
Martine De Lorenzo - mdelorenzo@disabilityrightspa.org
Norma Realpe - nrealpe@disabilityrightspa.org


**Southeastern Pennsylvania -**

**Full Circle Employment Solutions LLC**
10406 Brookmoor Drive
Silver Spring, Maryland 20901
888-466-2942, ext. 20

Service Counties: Chester, Delaware, Philadelphia
Employment Networks (ENs)

ENs are a core component of the Ticket to Work Program. These entities are responsible for providing pre- and postemployment services to eligible SSI and SSDI Ticket holders who choose to go to work. Their role is to coordinate or offer a variety of essential job placement, vocational rehabilitation, job preparation and skills training, support, and retention services in order for beneficiaries to be successful in the workplace. Since the list of ENs changes frequently, the most up-to-date list can be obtained by calling Cognosante or searching the online database [https://choosework.ssa.gov/](https://choosework.ssa.gov/) by state, county, city, or for the most specific list by zip code.

State Vocational Rehabilitation (VR) Agencies

The term State Vocational Rehabilitation (VR) Agencies applies to a state agency administering or supervising the administration of the State Plan approved under title I of the Rehabilitation Act of 1973, as amended. Each State VR agency must participate in the Ticket to Work program if it wishes to receive payments from the SSA for serving beneficiaries with disabilities who are issued a ticket. Pennsylvania’s VR agency is the Office for Vocational Rehabilitation (OVR). For general information or to find the office closest to you, use the following contact information -

Office for Vocational Rehabilitation
CENTRAL OFFICE
1521 N. 6th Street
Harrisburg, PA 17102
717-787-5244 Voice
717-787-4885 TTY
800-442-6351* Voice
866-830-7327* TTY

What Are the Benefits of the Ticket to Work Program?

1. SSA will not conduct a medical Continuing Disability Reviews (CDRs) while you are using your ticket.
2. You will have access to ENs. You can take advantage of these
services at no cost to you.

**How Does the Ticket to Work Program Operate?**

1. Tickets are mailed to eligible beneficiaries. Ticket use is voluntary. You **do not** have to use the Ticket or attempt to work if you do not choose to.

2. To participate in this program you must assign your ticket to an EN or the OVR. The EN/OVR role is explained in more detail below.

3. The EN and you must agree upon and sign an Individual Work Plan (IWP) or the OVR and you must agree upon and sign an Individual Plan for Employment (IPE) before your ticket may be assigned. Your plan spells out exactly what the EN/OVR and you will do to achieve your employment. You should actively participate in this process! You have the power to decide with the EN/OVR what your plan will say and to change or modify your plan so that it is satisfactory to you. You do not have to sign a plan if it does not adequately provide for your needs. The ticket cannot be assigned without your approval.

4. If you cannot agree with the EN/OVR on a plan, you may try to place your ticket with another EN/OVR. Your ticket is not officially assigned with the EN/OVR until the plan is submitted to Cognosante and approved.

5. You may want to contact Cognosante to verify that your ticket has been assigned.

**Can I Choose the Office of Vocational Rehabilitation (OVR) to Be My Employment Network?**

Yes. OVR can provide employment, training, and support services to beneficiaries under the Ticket to Work Program. Before OVR provides services to you under this Program, they must decide if you are eligible to receive its services under the federal Rehabilitation Act. Remember that you and OVR must agree upon and sign an IPE before your ticket may be assigned to OVR.
If you disagree with an OVR decision regarding your IPE or are unhappy with the services they provide, you have the options of:


2. Contacting the Client Assistance Program (CAP), which provides free assistance to OVR clients who have a dispute with OVR. Contact CAP to file a written request for a hearing within 30 days. Their toll-free number is: 1-888-745-2357; TDD: 215-557-7112 or visit their website at www.equalemployment.org

How Do I Choose an Employment Network Other Than OVR?

1. Obtain a list of ENs from Cognosante. Be aware that this list changes all the time. So consider checking back periodically and keeping records of your contacts with ENs.

2. Call all the ENs in your area to find out if they provide services to persons with your disability, what services they provide, and if they provide services in your geographic area. Do some investigation before deciding on a service provider that will best meet your employment, training, and/or support needs. Take this opportunity to discuss your employment goals and ask questions about how they can help you reach your goals.

3. ENs often provide a variety of services, so when you call an EN, ask to speak to a staff person who deals with the Ticket to Work Program. Tell them you have a ticket and may be interested in placing it with their agency. The EN will ask you questions to find out about your employment goals to determine whether their services will match your needs. Pick an EN you feel comfortable working with and who can best help you reach your goals. Do not feel pressured to decide on an EN immediately.

4. Accepting a ticket is completely voluntary on the part of the EN. Don’t be discouraged if an EN decides not to accept your ticket. There may
be many reasons why an EN chooses not to serve you and it may have nothing to do with your ability to work. This is why it is important for you to contact all the ENs serving your area.

5. ENs only get reimbursed by SSA for serving you if your work income eventually makes you ineligible for cash benefits because you earn over the Substantial Gainful Activity (SGA) level. For SGA amounts listed by year, refer to the SSA website https://www.ssa.gov/oact/cola/sga.html

If and When You Choose to Use Your Ticket

1. Know about the public benefits you currently receive. Examples of public benefits include:
   - SSDI and/or SSI;
   - Medicare and/or Medicaid;
   - Federal or state housing subsidies, such as Section 8;
   - State, County or Municipal Benefits, such as: Food Stamps, Cash Assistance, Housing or Transportation Assistance.

2. Meet with the CWIC assigned to your county to learn about ways to pursue work while protecting your cash and health care benefits. Refer to the WIPA section above to locate the CWIC serving your county. Tell the CWIC about the benefits you already receive so s/he may make an accurate assessment of your situation and provide you with appropriate advice. A CWIC will help determine how your work income will affect your various benefits. WIPA services are free and you are allowed to access these services whether or not you are using your ticket and whether or not you are receiving assistance from PABSS. If you have a dispute regarding WIPA services you may ask PABSS to help resolve the dispute.

3. Use the resources available to you. The Ticket to Work Program was designed by Congress to allow you to test your ability to work while continuing to receive cash and health care benefits and gradually become self-supporting. The SSA has created a special “Worksite” page, http://www.socialsecurity.gov/work, containing useful information about returning to work, including descriptions of the various work
incentives available under SSI and SSDI. The SSA, WIPA, and PABSS can talk to you about these other available work incentives listed below:

**For SSI Beneficiaries:**

- Continued Medicaid (MA) coverage (also called section 1619(b)) even if your earnings cause your SSI cash benefits to terminate if you cannot afford similar medical care and depend on Medicaid in order to work;
- Plans for Achieving Self-Support (PASS); PASS lets an individual with a disability set aside money and/or things he or she owns to pay for items or services needed to achieve a specific work goal. You must complete SSA's form and have it accepted.
- Expedited Reinstatement of Benefits (EXR);
- Work Expenses Related to your Disability (work expenses do not have to be related to your disability if you are a blind SSI beneficiary);
- Continuation of SSI for beneficiaries who recover from a disabling condition while in an SSA-approved rehabilitation or training program (also called Section 301);
- For students with disabilities: a monthly Student Earned Income Exclusion. Please refer to the SSA website for most current amounts [https://www.ssa.gov/oact/cola/studentEIE.html](https://www.ssa.gov/oact/cola/studentEIE.html); and most scholarships or grants used to pay for tuition, books, and other educational expenses do not count as income if you are in school or a training program.

**For SSDI Beneficiaries:**

- Impairment Related Work Expense (IRWE);
- Blind Work Expense (BWE);
- Trial Work Period (TWP);
- Extended Period of Eligibility (EPE);
- Expedited Reinstatement of Benefits (EXR);
- Continuation of Medicare coverage;
- State payment of Medicare premiums for low-income beneficiaries;
- Continuation of SSDI for beneficiaries who recover from a disabling condition while in an SSA-approved rehabilitation or training program;
- Income Averaging;
- Subsidy;
- Unsuccessful Work Attempt
4. Determine what employment services you will need in order to go to work at a level where you will eventually become self-sufficient. Consider the following: Assistance to determine a Vocational Goal, Assistance in exploring career opportunities, Education or further training, Interviewing Skills, Job Development, Transportation, Assistive Technology, Job Coaching, and Professional, Peer or Natural Supports to help you to keep a job.

5. Work Toward Your Goal

- Once your ticket is assigned to an EN or to OVR, concentrate on following your IWP with the EN or IPE with OVR;
- SSA will measure your progress under the IWP or the IPE to see if you are using your ticket. As long as you are using your ticket and making progress under your IWP or IPE, SSA will not conduct a CDR to determine whether you are still disabled;
- There is no requirement to work during the first 24 months of your IWP or IPE as long as you are actively following your work plan with the EN or OVR;
- During months 25-36 of your plan, you must earn a gross income over the SGA level (see above) for at least 3 months out of a 12 month period. During months 37 through 48 of your plan, you must earn a gross income over the SGA for at least 6 out of the 12 months. During months 49-60 of the plan, you must have a gross income that disqualifies you from receiving SSDI or SSI cash benefits;
- If you do not meet these goals of timely progress, it does not mean that you will be withdrawn from the Ticket to Work Program or that you will lose your benefits. If SSA decides, however, that you have not met these goals, you could be subject to a CDR. If SSA decides after the CDR that you are no longer disabled, you may lose your benefits at that point.

What Are My Rights if I Am Not Receiving Quality Services Under the Ticket to Work Program?

If you are dissatisfied with the services you are receiving, contact DRP listed above. They will assist you in using the various dispute resolution systems or discuss the positives and negatives of changing ENs. In general, you have the following options:
1. You may choose to utilize the Ticket to Work dispute resolution system created by SSA. Contact Cognosante at the numbers listed above to initiate a complaint about an EN; or

2. You may choose to utilize the EN (or OVR) internal grievance procedures required by the Ticket to Work and Rehabilitation Acts. Additionally, you may pull your ticket from your chosen EN (or OVR) provider. If you pull your ticket you may try to reassign the ticket with another EN. You may take as much time as you need to find another EN but you should try to do so within 90 days. After 90 days, SSA will consider your ticket no longer active and you may be subject to a CDR until your ticket is reassigned. Be aware that another EN does not have to accept your ticket if it chooses not to.

3. You may choose to utilize the CAP for concerns about OVR services (see above).

Remember, this program is about choice! The PABSS and the WIPA projects exist to help you by providing information and advice to enable you to make informed decisions about work.

Other Work Incentives Not Limited to Individuals Participating in the Ticket to Work Program:

- If you are a working SSDI beneficiary you may receive Medicare Part A premium-free hospital insurance coverage for an extended period of approximately 8-½ years if you remain disabled during that time;
- The Ticket to Work legislation also created the option for states to expand Medicaid coverage for workers with disabilities under a “buy-in” program. Pennsylvania’s program is called Medical Assistance for Workers with Disabilities (MAWD). For more information on MAWD please contact your local County Assistance Office (CAO) or call the Department of Human Services help line at 1-800-692-7462 or (TDD) 1-800-451-5886 or visit their website at https://www.dhs.pa.gov/Services/Assistance/Pages/MA-for-Disabled-Workers.aspx You can also contact your WIPA Project and/or PABSS Project for information;
- If you work at a level that causes you to lose your cash benefits and
then become unable to work again because of your disability, you may request EXR rather than reapplying for benefit status. A request for EXR must be made within 5 years from the month your cash benefits ended and your cash benefits must have ended because you worked and had earnings. While SSA determines whether or not you can get benefits again, SSA can give you provisional (temporary) benefits for up to 6 months.

You do not have to be a Ticket to Work participant in order to contact and obtain services from SSA, Cognosante, a WIPA Project, and/or DRP.

Contact Information

If you need more information or need help, please contact Disability Rights Pennsylvania (DRP) at 800-692-7443 (voice) or 877-375-7139 (TDD). The email address is: intake@disabilityrightspa.org.

The mission of Disability Rights Pennsylvania is to advance, protect, and advocate for the human, civil, and legal rights of Pennsylvanians with disabilities. Due to our limited resources, Disability Rights Pennsylvania cannot provide individual services to every person with advocacy and legal issues. Disability Rights Pennsylvania prioritizes cases that have the potential to result in widespread, systemic changes to benefit persons with disabilities. While we cannot provide assistance to everyone, we do seek to provide every individual with information and referral options.

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PLEASE NOTE: For information in alternative formats or a language other than English, contact Disability Rights Pennsylvania at 800-692-7443, Ext. 400, TDD: 877-375-7139 or intake@disabilityrightspa.org.

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