

## The Ticket to Work and Work Incentives Improvement Act

The Ticket to Work and Work Incentives Improvement Act (TTWWIA) of 1999 represents a profound shift in public policy in which individuals historically had been determined “unable to work” by virtue of their disability. It is targeted to working aged persons with disabilities who receive or qualify for Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI). While these programs provide essential income and health care supports, they have ironically emerged as significant barriers to employment and economic development.

Lack of information, fear, and misconceptions are common among beneficiaries. Most beneficiaries do not know the real impact of earned income on their SSA benefits. In response, SSA has developed agreements under the Benefits Planning Assistance & Outreach (BPAO) Program. BPAO Staff have been trained and certified as benefits specialists and provide individualized counseling to any individual 14-64 who is receiving SSA benefits and has interest in employment. There are diverse work incentives readily available which go unused. Furthermore, by having limited understanding of their responsibilities rules, many beneficiaries subject themselves to overpayments when making efforts to return to work. The BPAO Program represents a bold step by SSA to collaborate with local organizations.

Some individuals who could work to significant income levels are concerned that their disability may later force them to reduce work or stop working completely. As a result, a new incentive “Expedited Reinstatement” enables a person who terminates from SSA due to work to have a five year window of automatic reinstatement if his/her disability of record prevents or limits their employment. This incentive is so new that there is little data on its utilization. It represents a major safety net for beneficiaries considering return to work. Loss of Health Care has been an obstacle for many beneficiaries. As a result, SSA has extended Medicare eligibility for SSDI beneficiaries. In partnership with CMS (Center for Medicare & Medicaid Services), the PA Department of Public Welfare has implemented the Medical Assistance for Workers With Disabilities (MAWD), which expands Medicaid eligibility for persons who work.

Finally, many beneficiaries, advocates, and SSA have felt that there are not sufficient programs or agencies which will deliberately focus on facilitating employment for SSA beneficiaries. As a result, SSA has initiated the Ticket to Work – Employment Network Program. This program is still in its infancy, having just begun in PA in November 2003. SSA beneficiaries receive a “ticket to work.” Like other work incentives, the “ticket to work” is a voluntary option for an SSA beneficiary. By choosing to use the ticket, one is expected to return to work in the near future, earning substantial gainful activity and/or to terminate from federal cash benefits. If one chooses to use his/her ticket, one seeks an Employment Network (EN) and jointly develops a plan. If a beneficiary is not satisfied with the services of the Employment Network selected, one simply informs the SSA Program Manager (Maximus) and ends the relationship. This is a new work incentive – one among an array available to beneficiaries.