


Disability Benefit Basics, Work Incentives & Ticket to Work

Kathy DiRusso, CPWIC
Director of Jobs Operations
Best Buddies National Jobs Team

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BEST BUDDIES®



Disability Benefit Basics, Work Incentives & Ticket to Work

From *Fear* to Financial Independence!

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SSI vs SSDI

What's the Difference?

Supplemental Security Income (SSI)



- Low Income/Needs Based
- Federal Benefit Rate \$994.00
(Maximum Monthly Amount for 2026)



Social Security Disability Insurance (SSDI)



- Based on Work History - Individual or Parent
- After 24 months on SSDI-Qualify for Medicare



ABLE Account

Keep your benefits with an **ABLE** account.

Money in the account does not impact Medicaid benefits

Save or Spend-the choice is yours.



Earnings will grow tax deferred provided withdrawals are used for qualified disability expenses.

These expenses include, but are not limited to:

Education

Employment Training

Basic Living Needs

Housing

Health and Wellness

Assistive Technology

Legal Fees

Financial Advising



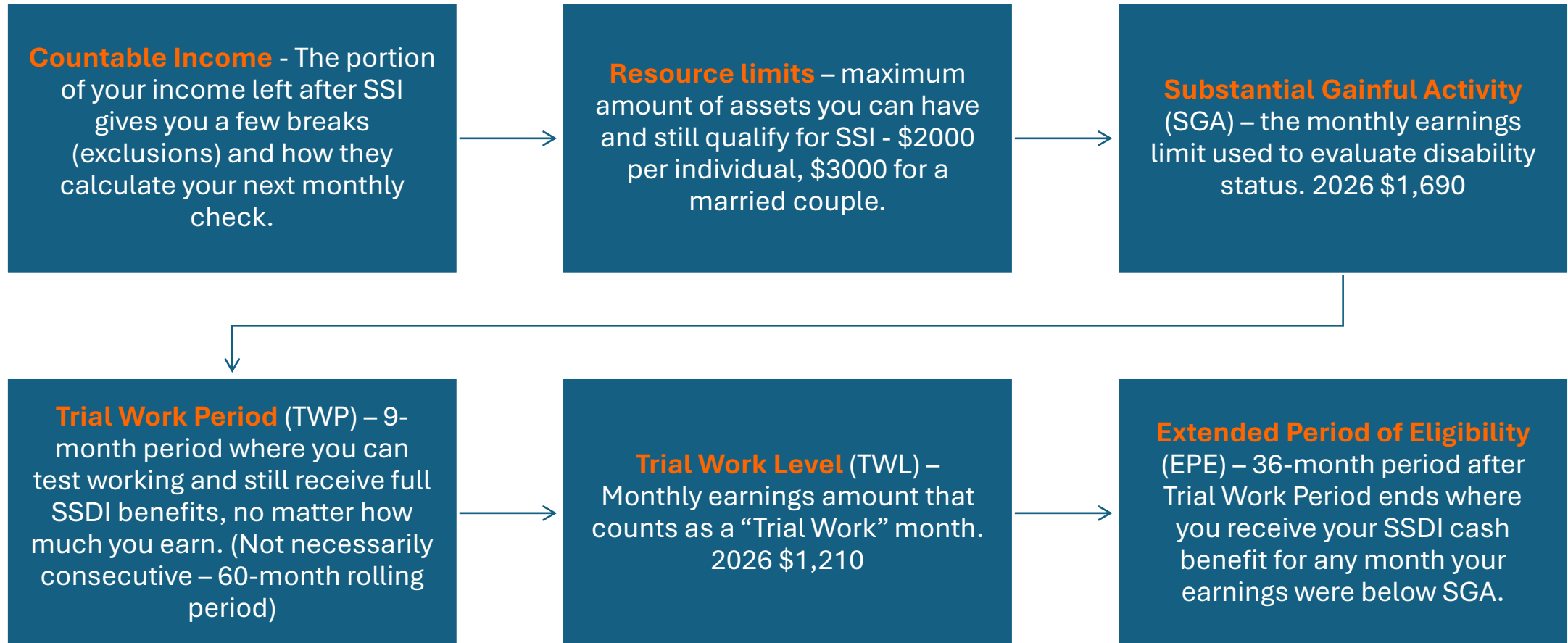
Work does NOT automatically mean loss of benefits.

Social Security has Work Incentives that:

- Encourage Employment
- Allow Gradual Benefit Reductions
- Protect Healthcare While Working



Key Concepts



SSI Work Incentives



Earning \$1,000/month:

- First \$20 is excluded (General Exclusion) → \$980 left
- First \$65 of earned income is excluded (Earned Income Exclusion) → \$915 left
- Half of \$915 is counted → **\$457.50 is countable income**
- Subtract from the \$994 FBR to determine SSI check.
- $\$994 - \$457.50 = \$536.50$
- $\$1,000 + \$536.50 =$
- **\$1,536.50 monthly earnings**

○ **\$994 vs \$1,536.50**

Earning \$2,000/month:

- First \$20 is excluded (General Exclusion) → \$1980 left
- First \$65 of earned income is excluded (Earned Income Exclusion) → \$1915 left
- Half of \$1915 is counted → **\$957.50 is countable income**
- Subtract from the \$994 FBR to determine SSI check.
- $\$994 - \$957.50 = \$36.50$
- $\$2,000 + \$36.50 =$
- **\$2,036.50 monthly earnings**

○ **\$994 vs \$2,036.50**

Work Incentives

Supplemental Security Income (SSI)



- 1619b
- Student Earned Income Exclusion
- Impairment Related Work Expense
- Plan for Achieving Self Support
- Expedited Reinstatement of Benefits

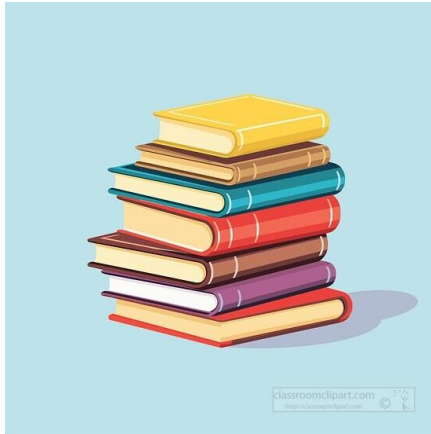
1619(b)

- Allows you to keep your Medicaid coverage even after you earn enough for your SSI check to adjust to \$0 if you meet certain criteria.
- Protects your record with SSI so that if your countable earnings decrease below the SSI break-even point or you lose your job in the future, your SSI cash payments can begin again to meet that financial need.
- There is no time limit for 1619(b) as long as you remain under the 1619(b) threshold and meet the 1619(b) criteria. (Check your state threshold)



Massachusetts State Threshold for 2026 - \$52,015

Student Earned Income Exclusion (SEIE)



"Regularly Attending School"

- Grades 7–12: Attending classes at least 12 hours per week.
- College or University: Enrolled for at least 8 hours per week.
- Training Courses: Participating in employment training for at least 12 hours per week (or 15 if shop)

- Under 22 and regularly attending school or training program can keep all or most of their SSI payment and work.
- Students can earn up to \$2,410 per month and up to a limit of \$9,730 annually for 2026 before their wages have any impact on their SSI payments!
- Can be used during summer months, if returning to school in the fall.

2026 Monthly: \$2,410 Annual: \$9,730

Impairment Related Work Incentive - IRWE

John is working and earning \$585 per month and receives SSI.
He spends \$50/month on special transportation and has
\$50/month in therapy costs. SSA approves a \$100 IRWE.

Before IRWE:

$\$585 - \$85 \text{ (exclusions)} = \$500/2$
 $= \$250 \text{ in countable income}$

Base SSI Rate $\$994 - \$250 =$
 $\$744 \text{ SSI check}$

With IRWE:

$\$585 - \$85 \text{ (exclusions)} = \500
 $- \$100 \text{ (IRWE)} = \$400/2$
 $= \$200 \text{ in countable income}$

Base SSI Rate $\$994 - \$200 =$
 $\$794 \text{ SSI check}$

Social Security essentially puts half the cost of the IRWE back in
your SSI check each month to help pay for these costs.

Plan For Achieving Self Support - PASS

Allows individuals to set aside income or resources to pay for expenses toward a work goal. Must lead to self-sufficiency, such as getting a job, starting a business, or furthering education.

To qualify: Must be receiving SSI. Must have income other than SSI (e.g., wages or SSDI) or countable resources that can be set aside. Must have a specific work goal approved by SSA.

- Covers **Education & Training, Transportation, Work Equipment, Business Start-Up Costs**
- The money set aside does NOT count as income for SSI.
- This means SSI payments stay the same or increase, allowing the person to save for their goal while still receiving benefits.

Example:

Maria receives \$500 SSDI and \$400 SSI.

She sets aside \$300/month under PASS to pay for college.

SSA no longer counts that \$300 as income.

This increases her SSI payment to help cover living expenses while she works toward her goal.

Expedited Reinstatement of Benefits (EXR)



- If the benefit check stops, a person can request **Expedited Reinstatement of Benefits** to restart those benefits.
- During SSA's EXR eligibility process, the beneficiary will receive provisional pay, during this time, up to six months.

Work Incentives

Social Security Disability Insurance - SSDI



- Trial Work Period
- Extended Period of Eligibility
- Impairment Related Work Expense
- Extended Period of Medicare Coverage
- Expedited Reinstatement of Benefits
- Subsidy and Special Conditions

Trial Work Period

- Nine months to receive full SSDI payment during your Trial Work Period, regardless of how much you may earn!
- \$1,210 in 2026 in gross earnings (Trial Work Level) in a month will be counted as a Trial Work month, not always consecutive



Extended Period of Eligibility

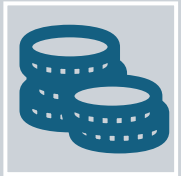
- 36 months safety net to test working.
- Can work and still receive benefits for months your earnings are not “substantial.”
- Earnings of \$1,690/month in 2026 are considered “substantial.”
- This is called **Substantial Gainful Activity (SGA)**.

2026 \$1,690 State Blind: \$2,830

Impairment Related Work Incentive - IRWE



Henry receives \$900 in SSDI but is working part-time and was just offered more hours. At first, he thinks this is great, but then he remembers the SGA level for this year is \$1,690, and his earnings would increase to \$1,700 a month. BUT he currently pays \$150 for his prescription copays and his medical equipment each month. If his IRWE is approved...



Gross Income \$1,700 - \$150 in IRWE =
\$1,550 of Countable Earnings



Since \$1,550 is under SGA (\$1,690), Henry will get his \$900 SSDI check and \$1,700 in gross earnings from work - **\$2,600 TOTAL!**

Extended Period of Medicare Coverage

- Extended Period of Medicare Coverage (EPMC) – SSDI
Cash benefits cease, but *health insurance continues for 93 months*

EXR Review

- If the benefit check stops, a person can request **Expedited Reinstatement (EXR) of Benefits** to restart those benefits.
- During SSA's EXR eligibility process, the beneficiary will receive provisional pay, during this time, up to six months.

Subsidy and Special Conditions

- Supports that help people with disabilities work
- Considered by SSA when determining if someone is working above Substantial Gainful Activity (SGA)

Subsidies - Support provided by an employer that results in more pay than the work's actual value

Special conditions - Support provided by someone other than the employer; a job coach or rehabilitation agency

How are subsidies and special conditions considered?

The SSA considers the **value of the work**, not just gross earnings, when subsidies or special conditions are present. The SSA may ask the beneficiary's employer to verify if there is a subsidy. Beneficiaries can request that subsidies and special conditions be considered.

Examples:

- Receiving more supervision than other workers
- Having fewer or simpler tasks than other workers
- Having a job coach or mentor
- Taking additional breaks or time off

Subsidies and special conditions only apply after a Trial Work Period and only if the employee is earning over the SGA amount.



TICKET
to **Work**



- **Employment Support**
- **Work Incentives**
- **Continued Healthcare**



TICKET
to **Work**



1

Eligibility

SSI/SSDI beneficiaries aged 18-64 with disabilities are eligible. Eligibility ends when earnings increase or health improves.

2

Receive Ticket

Eligible beneficiaries receive a "Ticket" in the mail from the Social Security Administration.

3

Choose Network

Beneficiaries select an Employment Network that aligns with their goals and location.

4

Create Plan

An Individual Work Plan is developed to map out the return to work path.

IDENTIFY ASSIGN SUPPORT REPORT



***I am So ready -
(to reach greater levels of financial independence through work!)***



IDENTIFY TICKETHOLDERS

ASSIGN TICKETHOLDERS

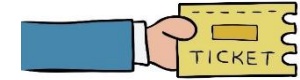


SUPPORT TICKETHOLDERS

REPORT TICKETHOLDER ACTIVITY



IDENTIFY TICKETHOLDERS



Receiving **SSI** or **SSDI** cash benefits

SSI - Supplemental Security Income

SSDI - Social Security Disability Insurance



Ticket status is assessed through the TTW portal.



ASSIGN TICKETHOLDERS

TTW Intake Process

AFTER VR closes the case

Financial Goals discussion

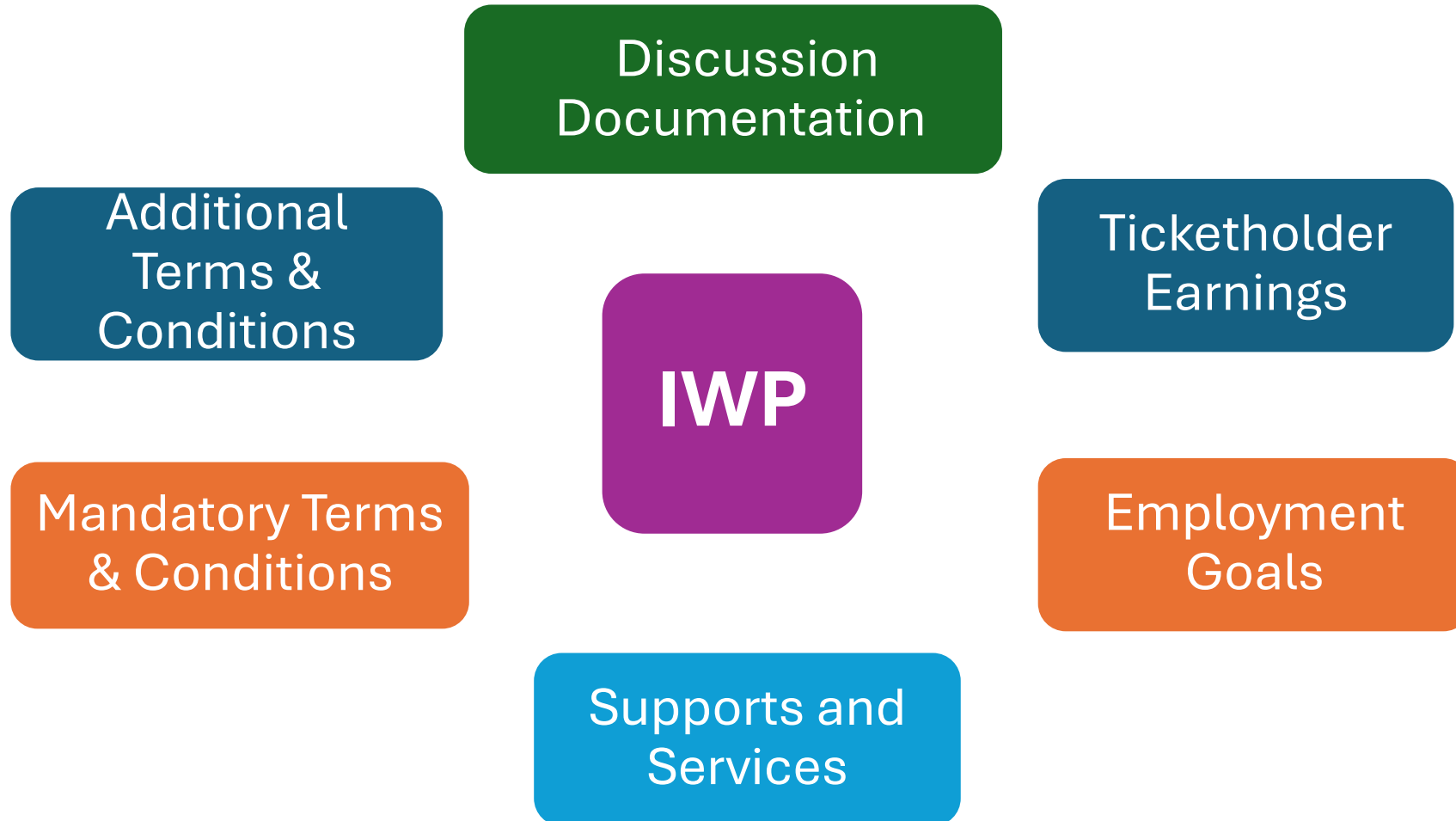
Complete IWP

Assign in Ticket Portal

IWP- Individual Work Plan



Components of an IWP



Individual Work Plan (IWP)

Two goals

Short-term
3-18 months

Long-term
18 months +

Written in **3rd Person**

“Living Document” IF goals change, complete a new IWP as an amendment.
(NO annual goal-setting with Ticketholders!)





Financial Goals



Bob will secure a retail position in two months that is within a five-mile radius of his home by applying to at least five retail job openings per week, aiming for a minimum of two interviews by the end of the first month. Bob will update his resume and cover letter and reach out to local stores and online jobs for available positions. Bob will dedicate 10 hours per week to job searching, applications, and networking.

Specific: Retail - within a five-mile radius

Measurable: Apply to five per week - minimum of two interviews by EOM

Achievable: Resume & cover letter - local stores/online job positions - Dedicate 10 hours per week

Relevant: Secure employment quickly - convenient location - gain experience and increase income.

Time bound: Obtain a retail job within two months from today.



The Starting Line - Ticket **ASSIGNMENT**



SUPPORT TICKETHOLDERS

Earnings Dictate Mandatory Contact

Substantial Gainful Activity (SGA) - \$1690 for 2026

Earnings < SGA \$1690 – Monthly Contact / Earnings > SGA \$1690 – Quarterly Contact





REPORT TICKETHOLDER ACTIVITY & CONTACT

Report as Activity Records in



demonstrating two-way communication

Reporting Wages



- **Overpayments**
- **Benefits Could Be Disrupted**
- **Work Incentives Won't Be Applied**
- **Healthcare Coverage Could Be Affected**

Online



Phone



In Person



Mail



Fax



Reporting = protecting benefits and avoiding problems.

Mandatory Regular Contact

Employment Network staff must maintain **regular contact** with assigned Ticketholders.

- Participants in the **Initial Support Phase**, earning under SGA, contact is **monthly**.
- For participants in the **Ongoing Support Phase**, earning over SGA, contact is at least **quarterly**.



Enter Monthly/Quarterly Activity Records in Ticketholder/participant SETWorks profile.

Partnership PLUS



Vocational Rehabilitation (VR) & Employment Network (EN) working together to ensure that beneficiaries have access to ongoing supports after job placement.

- **One Ticket Assignment at a time**
- **VR Case must be closed before the EN can assign the ticket**



***Timely Progress
Review***

Ticketholder/Participant

***Service & Supports
Review***

Employment Network

Timely Progress Review (TPR)



SSA expects Ticketholders/participants to make progress towards self-sufficiency while their tickets are "Assigned" or "In-Use".

- Actively pursuing employment goals
- Making progress toward work goals within standard timeframes
- Consider work & earnings, training/education received to help find and maintain employment

What is Timely Progress?

Actively pursuing employment goals

Making progress toward work goals
within standard timeframes.

Work, earnings, and any training or education
received to help find and maintain employment

Continuing Disability Review (CDR)

Qualify for disability cash benefits
Continue to meet the definition of having a disability

Individuals w/IDD get a CDR roughly every 5-7 years.

Medical exam conducted by a doctor/medical professional

Continue passing TPR - CDR Protection remains intact.

The TPR Process

1st Review

*Three months completed at or above Trial Work Level (\$1210)
(Obtain a GED or high school diploma)*

5th Review

Six months of work & earnings that prevent payment of cash benefits >SGA

(REVIEW – Every 12 Months)

Reviews – A Realistic Pace

Passing

- Medical CDR protection is usually extended for at least 12 additional months
- No follow-up letter is sent regarding the pass
- Ticketholder receives the next review after a period of at least 12 additional months of "In Use" status

Failing

- A failure notice is sent explaining the option to appeal (SSA Review)
- After a final failure, including the appeals period:
- Medical CDR protection ends and the Ticketholder is subject to their regularly scheduled medical CDR
 - No future TPR selections are made unless a successful re-entry is completed

Ticketholder Responsibilities

- ✓ Make timely progress through a combination of earnings, education, and training.
- ✓ Report earnings to Social Security & any change in status (employment, marital, living).
- ✓ Work with an EN to receive supports & resources, while using the IWP as a roadmap to success!



Employment Network Responsibilities

- ✓ Know the TPR process and Social Security's expectations.
- ✓ Help participants understand the process and consequences of failing.
- ✓ Answer questions and encourage timely responses to requests from Social Security.
- ✓ Help participants with re-entering "In Use" status if a TPR is failed.

Services & Supports Review

Request for Documentation

TTW Contacts CPOC & Signatory Authority receive encrypted request for documentation

Responding to the Request

Respond in nine business days w/requested documentation.

Outcome Summary Report

Indicates compliance OR non-compliance



Outcome Summary Report



✓ Compliant

- All documentation submitted
- Signed IWP's and Services and Supports match IWP
- Regular, documented contact is maintained

⚠ Incomplete Documentation

- One or more items missing
- EN must submit missing items within 5 business days
- Failure to respond may lead to escalation & possible ticket unassignment

✗ Noncompliant

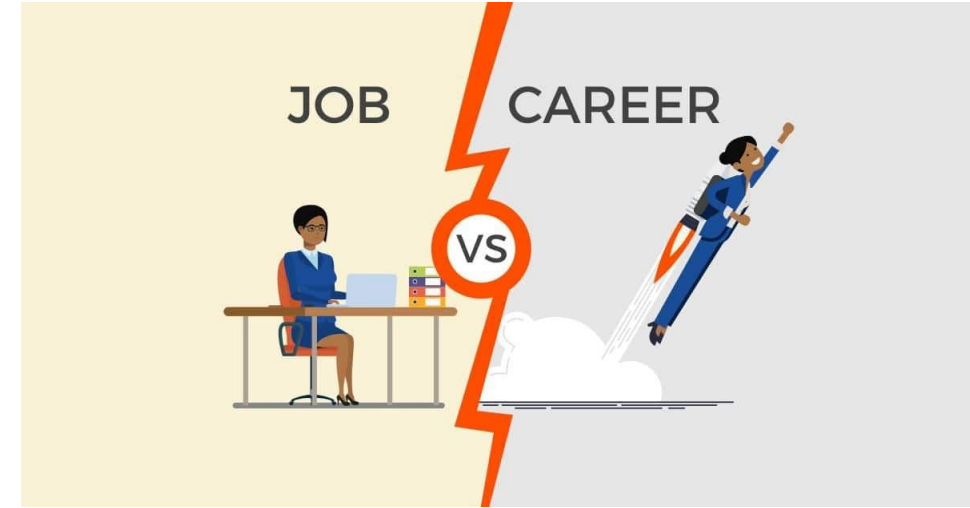
- Missing signed IWP's
- No documented services or contact
- No contact for 12+ months
- Case escalated to Social Security for possible unassignment
- May trigger a remedial review across all tickets

TTW is follow-along funding for supporting participants in reaching financial independence through work.

I WANT A:

JOB

CAREER



2026 Payments at a Glance

OUTCOME PAYMENT METHOD

Payment Type	Beneficiary Earnings Required After Ticket Assignment	SSI Ticketholder (Title XVI)	SSDI Ticketholder (Title II)
Outcome	Gross Earnings > SGA (\$1,690/\$2,830) **And federal cash benefit = \$0	Up to 60 payments of \$594/Month	Up to 36 payments of \$1,063/Month
Total Outcome Payments Available		\$35,640	\$38,268

MILESTONE OUTCOME PAYMENT METHOD

Payment Type	Beneficiary Earnings	SSI Payment Amount (Title XVI)	SSDI Payment Amount (Title II)
Phase 1 Milestones*			
Milestone 1	\$1,210/mo. x 1 mo.	\$1,904	\$1,904
Milestone 2	\$1,210/mo. x 3 mos. w/in 6 mos.	\$1,904	\$1,904
Milestone 3	\$1,210/mo. x 6 mos. w/in 12 mos.	\$1,904	\$1,904
Milestone 4	\$1,210/mo. x 9 mos. w/in 18 mos.	\$1,904	\$1,904
Total Potential Phase 1 Milestones		\$7,616	\$7,616
Phase 2 Milestones	Gross Earnings > SGA (\$1,690/\$2,830) **	\$319/mo. for up to 18 mos. = \$5,742	\$571 /mo. for up to 11 mos. = \$6,281
Total Potential Phase 1+2 Milestones		\$13,358	\$13,897
Outcome	Gross Earnings > SGA (\$1,690/\$2,830) ** And federal cash benefit = \$0	\$319/mo. for up to 60 mos. = \$19,140	\$571/mo. for up to 36 mos. = \$20,556
Total Potential Milestone and Outcome Payments		\$32,498	\$34,453

The payment rate in effect at the time the Milestone or Outcome is attained is the rate that will be paid for that month, regardless of when the payment request is submitted.

*Please contact the Payments Help Desk at (ENPaymentsHelpdesk@ssa.gov) for explanations to exceptions.

**The 2026 monthly SGA amounts are \$1,690 for non-blind and \$2,830 for blind individuals.

4 SSI Ticketholders \$319 X 4 = \$1276 Monthly \$15,312 Annually

4 SSDI Ticketholders \$571 X 4 = \$2284 Monthly \$27,408 Annually

4 SSI + 4 SSDI = \$42,720

Potential Milestone + Outcome Payment Total per ticket

SSI-\$24,882 SSDI-\$26,837

(Over a period of time from 3 to 5+years)



FOLLOW ALONG FUNDING

SSI/SSDI - Safety Net NOT a Life Sentence



- Trial Work Period - 9 months within a rolling 60-month period (5 years)
- Extended Period of Eligibility, EPE, a 36-month (3 yrs)
- Expedited Reinstatement of Benefits, EXR



If you work, you report your wages to Social Security monthly.



The goal is financial independence, not lifelong dependency.



THANK
YOU!



Questions?



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Connections that Count: Partnering with Families to Unlock Social Capital

Date/Time: May 6, 2026, 1:00pm–2:00pm ET

The Real World, On Your Terms: A Self-Advocate's Perspective

Date/Time: May 20, 2026, 1:00pm–2:00pm ET

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