



# Debunking the Three **BIGGEST** Myths about Disability Benefits and Work



There are several common myths about how working will affect disability benefits and health care coverage. Here are the three most common and why they are wrong.

## **1** If I try to go to work, I will automatically lose my Medicare or Medicaid.

This is a myth. First, as long as you keep receiving a benefit check of any amount, you will keep your health insurance. If you earn enough that your Social Security Disability Insurance (SSDI) checks stop, Medicare can continue for up to 93 months. If you currently receive Medicaid, you should be eligible to continue to receive Medicaid even after you stop receiving Supplemental Security Income (SSI) benefits due to work. To be eligible you need to meet certain requirements, which include earnings below a threshold amount set by your state. Even if your earnings exceed the state threshold, you may still be eligible and should talk to your state Medicaid office.

For more information about **Keeping Your Medical Benefits** after cash benefits stop, visit [www.ssa.gov/redbook](http://www.ssa.gov/redbook) and [www.socialsecurity.gov/disabilityresearch/wi/1619b.htm](http://www.socialsecurity.gov/disabilityresearch/wi/1619b.htm).

## **2** If I use my Ticket to go to work, Social Security will conduct a medical review of my case, and I will lose my benefits.

This is also a myth. If you use your Ticket to help you go to work, Social Security CANNOT perform what is known as a Continuing Disability Review (CDR) to see whether you still have a disability. Even if you would otherwise be scheduled to have a disability review, Social Security will postpone your review while your Ticket is in use and you are making progress toward your work goals.

For more information about **Protection From Medical CDR**, visit [www.socialsecurity.gov/disabilityresearch/wi/cdrprotection.htm](http://www.socialsecurity.gov/disabilityresearch/wi/cdrprotection.htm).

## **3** If my checks stop because I go to work and then I have to stop working because of my disability, I will have to reapply for benefits all over again. It took me forever to be approved for benefits and I cannot afford to wait that long again. As a result, I should not try to work.

Again, it's a myth. You will not need to reapply if your benefits ended within the past five years due to your earnings and you meet a few other requirements, including that you still have the original medical condition or one related to it that prevents you from working. This is a work incentive called Expedited Reinstatement. You may even be able to receive up to six months of temporary cash benefits in addition to Medicare or Medicaid coverage while SSA conducts a medical review to determine if your benefits can be reinstated.

For more information about **Expedited Reinstatement**, visit [www.socialsecurity.gov/disabilityresearch/wi/exr.htm](http://www.socialsecurity.gov/disabilityresearch/wi/exr.htm).

For more information about these or other Social Security Work Incentives, contact the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967** (TTY/TDD). For more information about the Ticket to Work program or to access the service provider directory, visit [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).