For many years people with disabilities were effectively penalized for taking a job. It was easy to see why such disincentives existed: Any income a person made above the limits set by the government was deducted from his or her benefits and jeopardized the only source of health insurance available to people with long-term health conditions.

Things have improved, however. Below are details on two Social Security programs designed to encourage people with disabilities to enter the job force without fear of losing health care benefits. One is the Ticket to Work program, the other the Plan to Achieve Self-Sufficiency (PASS).

**Working: The Ticket Program**
The Ticket to Work and Work Incentives Improvement Act of 1999 was enacted on Dec. 17, 1999. The law modernizes the employment services system for people with disabilities so millions of Americans with disabilities no longer have to choose between taking a job and having health care.

The program:

- Increases beneficiary choice in obtaining rehabilitation and vocational services.
- Removes barriers that require people with disabilities to choose between health care coverage and work.
- Assures that more Americans with disabilities have the opportunity to participate in the workforce and lessen their dependence on public benefits.

Starting this year, Social Security and Supplemental Security Income (SSI) disability beneficiaries will receive a "ticket" they may use to obtain vocational rehabilitation and other employment support services from an approved provider of their choice.

The program is voluntary. The program will be phased in nationally over a three-year period. During the first phase, SSA will distribute tickets in 13 states: Arizona, Colorado, Delaware, Florida, Illinois, Iowa, Massachusetts, New York, Oklahoma, Oregon, South Carolina, Vermont, and Wisconsin.

Additional states will be announced in the near future. For more information call Maximus, Inc., the Ticket Program Manager at 1-866-968-7842 (TTY 1-866-833-2967).

The law expands Medicaid and Medicare coverage to more people with disabilities who work. States may provide Medicaid coverage to more people who are still working. States may permit working individuals with income above 250 percent of the federal poverty level to purchase Medicaid coverage. This provision creates an experiment in which medical assistance will be provided to workers with impairments who are not yet too disabled to work.

In addition, a Medicaid Infrastructure Grant program is available to support state efforts to increase employment options for people with disabilities. To find out if this provision is available in your state, call the state Medicaid office in your area.

The law expands Medicare coverage to people with disabilities who work. It extends Part A premium-free coverage for 93 months after the trial work period for most Social Security disability beneficiaries who work.

When a person's Social Security or SSI disability benefits have ended because of earnings from work, he or she may request reinstatement of benefits, including Medicare and Medicaid, without filing a new application.

An individual using a "ticket" will not need to undergo the regularly scheduled disability reviews. As of Jan. 1, 2002, Social Security disability beneficiaries who have been receiving
benefits for at least 24 months will not be asked to go through a disability review because of the work they are doing. However, regularly scheduled medical reviews could still be performed and benefits could be terminated if earnings were above the limits.

The law directs Social Security to establish a community-based work incentives planning and assistance program to disseminate accurate information about work incentives and to give beneficiaries more choice. Social Security has established a program of cooperative agreements and contracts to provide benefits planning and assistance to all Social Security disability beneficiaries, including information about the availability of protection and advocacy services.

The law extends Social Security disability insurance demonstration authority for five years. Under the law, Social Security is required to conduct a demonstration project to test reducing Social Security disability insurance benefits by $1 for each $2 that a beneficiary earns over a certain amount. The implementation date for this demonstration will be announced.

**Preparing a PASS**

The PASS (Plan to Achieve Self-Sufficiency) is a work incentive plan that allows you to work and keep your Social Security health care benefits. The plan is submitted to Social Security, usually with the help of a counselor, stating what the work goal is, what is needed to achieve it, how long that will take, and what it will cost.

The work goal can be anything you realistically expect to accomplish, and will generate adequate income for you, part or full time, at or away from home, working for wages or starting your own business.

The things you need to buy must be related to the goal -- training or tuition, a car or van for transportation, a computer or tools and supplies of your trade or business, day care for a child while you work or attend school, adaptive technology, etc.

Under regular Supplemental Security Income (SSI) rules, your SSI benefit is reduced by the other income you have. But the income you set aside for a PASS does not reduce your SSI benefit. This means you can get a higher SSI benefit when you have a PASS.

Ask your local Social Security office for a copy of PASS form, SSA--545--BK. The form collects most of the information we need to review your plan.

How to set up your plan: Choose a work goal. It should be a job that you're interested in doing and that you think you'll be able to do when you complete your plan. You also can set up a PASS to cover any costs for the vocational services, including testing.

Find out all the steps you need to take to reach your goal and how long it will take you to complete each step.
Decide what items or services you will need to reach your goal. Get several cost estimates for the things you need to achieve your goal.

Find out how much money you'll need to set aside each month in order to pay for them.

**Note:** If you're setting aside income for your plan, your SSI benefit usually will increase to help pay your living expenses. The people at Social Security can estimate what your new SSI payment will be if you set up your plan.

Keep any money you save for your goal separate from any other money you have. The easiest way to do this is to open a separate bank account for the money you save under your plan.

Include a business plan if you intend to start a business. Your business plan should explain:

- What kind of business you want to start (e.g., a hotdog stand, a design shop);
- How you will pay for your business;
- Where you will set up your business (e.g., office at home, shared space);
- Hours of operation;
- Marketing your product or service;
- Suppliers and customers will be; and
- Expected earnings.

Complete all the questions on form SSA--545--BK, and sign and date it. Take or mail the form to your local Social Security office.

You may set up a plan yourself or get help from a vocational rehabilitation counselor; an organization that helps people with disabilities; the people at your Social Security office.

Some organizations charge a fee for writing a PASS. The Social Security office may be able to refer you to someone who does not charge a fee.

After you submit your plan, Social Security will review the plan to make sure it is complete; decide if there is a good chance that you can reach your goal; decide if the things you want to buy to reach your goal are necessary and are reasonably priced; decide if any changes are needed and discuss those changes with you; and send you a letter to tell you if the plan is approved or denied.

If your plan is approved, Social Security will contact you from time to time to make sure that you are doing what your plan says you will do to reach your goal. Make sure that you keep receipts for the items and services you have bought under the plan.

If your PASS is denied, there is an appeal process.

Source: Social Security Administration
If you are interested in employment with the U.S. federal government, please see or ask for our fact sheet titled “Federal Employment for People with Disabilities—Schedule A”.

Websites

Federal Programs and Resources

http://www.ssa.gov/
U.S. Social Security Administration
Phone: 800-772-1213, 800-325-0778 (TTY)

http://www.ssa.gov/work/index.html
Social Security Online: The Work Site

http://www.ssa.gov/redbook/

https://www.ssa.gov/work/
Social Security Online: About Ticket to Work
This site provides information about the Ticket to Work Program which allows most people receiving Social Security benefits to obtain employment services, vocational rehabilitation services, or other work-related support services from an Employment Network of their choice.

http://www.ssa.gov/disabilityresearch/wi/pass.htm
Social Security Online: Plan for Achieving Self-Support (PASS) program
PASS lets disabled individuals set aside money and/or things he or she owns to pay for items or services needed to achieve a specific work goal.

http://www.ssa.gov/pubs/11017.html

http://www.ssa.gov/pubs/10095.html
Social Security Online: Working While Disabled – How We Can Help

MSKTC: Employment after Spinal Cord Injury
MSKTC is a national center that works to put research into practice to serve the needs of people with traumatic brain injuries, spinal cord injuries, and burn injuries.
http://www.passonline.org/
Cornell University: PASS Online
This website provides basic information to help people decide whether PASS is right for them, as well as an application form with drop down sample answers and helpful hints.

http://www.dol.gov/odep/
U.S. Department of Labor: Office of Disability Employment Policy (ODEP)
200 Constitution Avenue, NW
Washington, DC 20210
Phone: 1-866-487-2365
ODEP provides national leadership by developing and influencing disability-related employment policy and practice affecting the employment of people with disabilities.

http://www.opm.gov/disability/
U.S. Office of Personnel Management: Federal Employment of People with Disabilities
1900 E Street, NW
Washington, DC 20415
Phone: 202-606-1800, 1-800-877-8339 (TTY)
This site helps people understand federal disability hiring programs, access a variety of employment-related resources, and learn about gaining access to reasonable accommodation in the federal workplace when appropriate.

http://www.eeoc.gov/
US Equal Employment Opportunity Commission (EEOC)
Phone: 800-669-4000, 800-669-6820 (TTY)
E-mail: info@eeoc.gov
The EEOC is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of the person's race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability or genetic information.


http://www.eeoc.gov/eeoc/publications/ada18.cfm
EEOC: The ADA – Your Employment Rights as an Individual With a Disability

http://www.eeoc.gov/facts/health_care_workers.html
EEOC: Questions and Answers About Health Care Workers and the ADA

https://www.disability.gov/employment
Disability.gov: Employment
This section of Disability.gov has information about job training, career planning, places to search for a job, interviewing for a job, self-employment, and small business ownership.

Disability.gov: Guide to Employment

http://www.dol.gov/vets/ahaw/
America’s Heroes At Work
A Department of Labor project which supports the employment of returning service members with TBI & PTSD.

Career One Stop
Sponsored by the U.S. Department of Labor, Career One Stop has info and resources for workers with disabilities.

http://www.worksupport.com/kter/index.cfm
Knowledge Translation for Employment Research Center (KTER) Employment Research Database
This database features articles addressing interventions that lead to successful employment outcomes. Users may sort entries by disability type, population, types of interventions, and more. KTER staff at Virginia Commonwealth University created this database.

Organizations

http://agrability.org
AgrAbility Project
225 S. University Street
West Lafayette, IN 47907
Phone: 800-825-4264 (Toll-free) AgrAbility helps farmers, ranchers, and other agricultural workers with disabilities through education and assistance. AgrAbility helps with employment; access to appropriate assistive technology needed for work and daily living activities; information related to the treatment and rehabilitation of disabling conditions; and support for family caregivers.

http://www.askEARN.org
Ask EARN (Employer Assistance and Resource Network)
Ask EARN has resources to help employers hire and retain people with disabilities.

http://www.cosdonline.org
Career Opportunities for Students with Disabilities (COSD)
1411 Oak Haven Rd
Knoxville, TN 37932
Phone: 865-974-7148
E-mail: amuir@cosdonline.org
COSD works with colleges, universities and employers to improve the employment rate of college students and recent graduates with disabilities.
The Disabled Businesspersons Association is dedicated to assisting enterprising individuals with disabilities to maximize their potential in the business world. The organization also works with vocational rehabilitation, government and business to encourage the participation and enhance the performance of the disabled in the workforce.

Easter Seals Job Training and Placement
141 W Jackson Blvd, Suite 1400A
Chicago, IL 60604
Phone: 800-221-6827
Easter Seals provides an array of services and supports to help persons with disabilities and other needs obtain and maintain employment.

ExceptionalNurse.com
13019 Coastal Circle
Palm Beach Gardens, FL 33410
E-mail: ExceptionalNurse@aol.com
ExceptionalNurse.com is committed to inclusion of more people with disabilities in the nursing profession. By sharing information and resources, ExceptionalNurse.com hopes to facilitate inclusion of students with disabilities in nursing education programs and foster resilience and continued practice for nurses who are, or become, disabled.

Goodwill Services: People with Disabilities
Goodwill offers quality, customized services that enable people with disabilities to live, work and thrive in their local communities. Services vary by location and may include job placement and career assistance.

Job Accommodation Network (JAN)
Phone: 800-526-7234, 877-781-9403 (TTY)
E-mail: jan@askjan.org
JAN is a free consulting service that provides information about job accommodations, the Americans with Disabilities Act (ADA), and the employability of people with disabilities.

Muscular Dystrophy Association: Employment Resources for Young Adults

The National Business & Disability Council (NBDC)
201 I.U. Willets Road
Albertson, NY 11507
NBDC seeks to integrate people with disabilities into the workplace and into the community as consumers. The website offers a free resume posting service and a national job board that features openings from member businesses and corporations.

http://www.stroke.org/we-can-help/survivors/living-stroke/lifestyle/returning-work-after-stroke
National Stroke Association: Returning to Work After a Stroke

http://www.nticentral.org/
National Telecommuting Institute aka NTI Central
NTI is an organization founded to promote economic independence for Americans with disabilities through training, job placement, and ongoing employment support. LandAjob provides a large database of potential job opportunities that can be searched and filtered by location, job titles, job skills, Federal and non-Federal contractors. Also, working candidates can take part in reimbursements up to $10,000 for work related expenses over a three year period for those on SSDI and five years for those on SSI. NTI@Home places Americans with disabilities in work-at-home jobs. Most of these positions are in the Customer Service field, but other work from home positions have included tech support and quality assurance. NTI@Home provides free virtual classes through NTI University to prepare candidates for our work-at-home jobs.

Nolo: Your Right to a Reasonable Accommodation Under the ADA
Includes an estimate of the cost of most accommodations.

http://askjan.org/media/PAS.html
Personal Assistant Services in the Workplace
1-800-526-7234
1-877-781-9403 TTY
A program of the Job Accommodation Network.

http://www.raisehopefoundation.org/
Raise Hope Foundation
Scott Chesney, Executive Director
21 Laurel Ct.
Verona, NJ 07044
Phone: 973-857-5000
Email: schesney@raisehopefoundation.org
Raise Hope Foundation is a non-profit organization that has been founded to train, mentor and place people with disabilities, including American military veterans, in successful careers in the financial services industry.

http://servicesource.org/
Service Source
ServiceSource is a not-for-profit corporation with regional offices and programs located in nine states and the District of Columbia. ServiceSource’s regional offices share a mission to provide exceptional services to individuals with disabilities through innovative and valued employment, training, habilitation, housing and support services. The states include: Colorado, Delaware, DC, Florida, Kentucky, Maryland, North Carolina, Pennsylvania, and Virginia.

http://olmstedcenter.org/hospitality/
Statler Center for Careers in Hospitality Service
1170 Main St.
Buffalo, NY 14209
Phone: 716-882-1025
The National Statler Center is a program of Olmsted Center for Sight which provides job training programs for individuals with visual impairments or physical disabilities in industries such as hospitality, customer service and contact centers.

http://ucp.org/resources/employment
UCP: Employment for Job Seekers

http://www.bls.gov/cps/cpsdisability.htm
UCP: Statistics about People with Disabilities and Employment

http://agerrtc.washington.edu/info/factsheets/employment
University of Washington Healthy Aging and Physical Disability, Rehabilitation Research Training Center (RRTC): Employment Concerns for People with Disabilities

http://www.vaseful.com/
Vaseful
256 US Highway 1
Edison, NJ 08817
Phone: 732-545-5894, 877-827-3385
A floral business that provides employment for people with disabilities. The proceeds also support people with disabilities.

Job Search Sites

http://www.GettingHired.com
GettingHired: Careers & Community for Talented People with Disabilities
GettingHired allows people with disabilities to connect to each other and help their careers through services like mentoring and discussion forums, career assessments and job recommendations, and allows people to search for jobs from employers committed to hiring people with disabilities.

https://www.disabledperson.com/
RecruitABILITY
disABLEDperson, Inc.
PO Box 230636
Encinitas, CA 92023-0636
Phone: 760-420-1269
E-mail: info@disabledperson.com

disABLEDperson, Inc. helps people with disabilities find employment through free resume posting and job searching. The organization also sometimes holds job fairs.

http://limeconnect.org/

Lime Connect, Inc.
590 Madison Avenue, 21st Floor
New York, New York 10022
Phone: 212-521-4469

Lime Connect offers a job search site for people with disabilities. They also offer programs to give job seekers resources and hosts networking events to help applicants find the fright connections to land their next job.

Magazines

http://www.eop.com/mags-CD.php

CAREERS & the disABLED Magazine

CAREERS & the disABLED Magazine is the nation's first and only career-guidance and recruitment magazine for people with disabilities who are at undergraduate, graduate, or professional levels.

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