



News **WAIV**

MYTHS ABOUT DISABILITY BENEFITS AND WORK



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

This is a common misconception. You will keep your health insurance as long as you continue to receive cash benefits. If you earn enough that your SSDI checks stop, Medicare can continue for up to 93 months. If you receive SSI benefits, you should be eligible to continue to receive Medicaid even after you stop receiving your SSI benefit check. Contact your state Medicaid office to learn more. For more information about keeping your medical benefits visit: <http://www.ssa.gov/redbook/> and <http://www.socialsecurity.gov/disabilityresearch/wi/1619b.htm>

MYTH #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.

If you participate in the Ticket to Work program, Social Security **cannot** conduct a medical review to see if you still have a disability. Visit <http://www.socialsecurity.gov/disabilityresearch/wi/cdrprotection.htm> for more information.

MYTH #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.

If your benefits ended due to your work and income, you **do not** need to reapply for benefits as long as your benefits ended within the past five years, and you still have the original medical condition or one related. Read more about this work incentive called Expedited Reinstatement at <http://www.socialsecurity.gov/disabilityresearch/wi/exr.htm>

Source: http://www.chooseworkttw.net/materials/SSA_3_Biggest_Myths_Flyer-Final-2.pdf



Disability Benefits 101 (DB101) - A Useful Tool to Help you Understand the Connections Between Work and Benefits

DB 101 is an online resource that can help job seekers understand how their health coverage and benefits may be impacted when returning to work. DB 101 provides an interactive Benefits and Work Calculator to figure out how your job may effect your income and health coverage. They also have benefits experts and planners available to respond to your questions. Visit www.DB101.org to learn more and take advantage of these resources.