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LEADERSHIP CAREERS

From Fear To Fulfillment: SSDI Beneficiaries Overcome Doubts And Succeed At Work

By Diane Winiarski, Contributor



Social Security-approved Employment Networks (EN) or state Vocational Rehabilitation agencies (VR) provide valuable support and services allowing beneficiaries to overcome their fears and move forward on their journey back to work.

Even though many Social Security Disability Insurance (SSDI) beneficiaries want to get back into the workforce, the idea of returning to work after a prolonged medical absence can be overwhelming. Those with employment gaps in their resumes have doubts about interviewing, finding the right job and, most importantly, losing the disability and Medicare benefits that keep them afloat. That's where Social Security's <u>Ticket to Work Program</u> (TTW) comes into play.

The TTW Program in its 25th year, offers significant incentives to help workers with disabilities return to work when they are ready. Social Security-approved <u>Employment Networks</u> (EN) or <u>state</u> <u>Vocational Rehabilitation agencies</u> (VR) provide valuable support and services allowing beneficiaries to overcome their fears and move forward on their journey back to work.

Concerns From Workers With Disabilities

In addition to concerns about losing their disability benefits, many former workers are also anxious about finding a job that meets their needs, with their illness or disability potentially hindering their ability to work. A TTW participant explains, "It was scary to try to work again since I was out of the workforce for eight years. I didn't know if I would be judged for the gap in my resume even though I had worked all my life."

Other participants who haven't worked for some time feel they are not as familiar as they once were with the job search and interview process, especially digital resume submission. They also understand their skills may need refreshing to stay competitive.

One concern I see often is participants wondering about having their benefits reinstated if they have a medical setback. Their EN can help them resume their benefits without submitting a new SSDI application.

TTW And Employment Networks Provide Crucial Support

Employment Networks and VRs provide free support and access to services that help beneficiaries understand the TTW <u>incentives</u> and Social Security requirements. They help beneficiaries maximize the program benefits and participate with much less trepidation. These agencies help with job search and interview strategies and can identify resume-writing resources and courses to update skills. They will also educate participants on how to request accommodations and submit their earnings.

Success Stories From TTW Participants

As more SSDI beneficiaries make the choice to work again and progress towards financial self-sufficiency, success stories from Ticket holders provide encouragement and motivation. For example, one Ticket holder reported, "The Ticket to Work Program protects my benefits. I own my own business, and I get to do it while keeping my benefits (for a time)." His EN helped him understand the TTW rules for self-employment. Prior to that, he wasn't aware that self-employment is an option with TTW.

A former dispatcher found reassurance in knowing she could resume her SSDI benefits if she could not continue working. "I wanted to go back to work, but I wasn't sure if I could physically manage it. Returning to my job as a dispatcher has made me feel alive and stronger, both physically and mentally."

Workers with disabilities or chronic illnesses need to explore jobs that will be conducive to their recovery and success. Vocational experts can help Ticket holders identify transferrable skills that

qualify them for different types of jobs. This SSDI beneficiary was very concerned that his former job as a union painter wouldn't work for him now due to chronic back pain. With the help of his vocational expert, he found a job as a forklift operator that suited his lifestyle. He explains that the TTW Program helped to not only improve his finances, but his mental health also. "You need to feel like you are contributing for yourself and your family," he said.

Advice From Ticket Holders

As you consider going back to work through the TTW Program, it helps to have guidance from beneficiaries who have already achieved this goal. They understand that it can be difficult to move forward when fears and doubts occur — especially when you are dealing with medical recovery or a setback.

One participant advises, "There is light at the end of the tunnel. You can do it. It's very rewarding. If you have a setback, breathe. Get through it and move on."

Another Ticket holder's counsel is to pace yourself. "Use your time to figure out exactly what you want to do when you are ready to return to work. Have realistic expectations, too."

In my work with individuals with disabilities, I also advise them to review their career goals. Their aspirations or career path may have changed as a result of their medical situation. Vocational experts will be able to help beneficiaries think out-of-the-box and consider ideas that didn't occur to them like starting their own business or doing something they always wanted to do.

The Path To Success Through TTW

The TTW Program provides initiatives that can help make the path back to work easier for SSDI beneficiaries. Professionals at Social Security-authorized ENs or VRs help clarify false perceptions and give participants encouragement and confidence to succeed in finding personal and professional fulfillment again. These agencies — vital to the TTW Program — offer free expertise and helpful resources to make the experience positive and rewarding.