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Ticket to Work and Healthcare: Incentivizing Employment with Medicaid and Medicare

By Annette Shea, ACL Program Specialist

In 1999 Congress passed groundbreaking legislation which broke down barriers to employment for people with disabilities. In addition to providing Social Security Disability Insurance (SSDI) and Supplemental Security Insurance (SSI) beneficiaries with a range of new and improved options related to employment, the Ticket to Work and Work Incentives Improvement Act (TWWIIA) of 1999 offered states an unprecedented opportunity to eliminate barriers to employment for individuals with disabilities who received Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) and those who met the Social Security Administration definition of disability, were working, and needed access to services only offered by Medicaid. It also added a provision extending Medicare coverage for disability benefit recipients.

Section 201 of the TWWIIA provided states with the authority to implement Medicaid coverage to working beneficiaries with disabilities age 16 through 64. In addition, Section 202 extended Medicare coverage for disability benefit recipients.

Advocates were the driving force in ensure the legislation would give states the authority to create opportunities in which individuals with disabilities wouldn't need to choose between healthcare and work.

"The National Council on Independent Living's Social Security Subcommittee, Centers for Independent Living (CILs) and State Independent Living Councils were some of the predominate forces working on drafting the law. They played an important role in advocating, lobbying and collecting data to substantiate its passage with members of Congress. Advocates and policy makers knew we needed to include different provisions. We also knew people were concerned about healthcare and that people were not going to work if that meant jeopardizing their health and well-being," according to Dr. Thomas Golden, a member of the Ticket to Work and Work Incentives Advisory panel, and Executive Director of the K. Lisa Yang and Hock E. Tan Institute on Employment and Disability at Cornell University. Golden added that CILs and other advocates sought to answer a key question, "what were the challenges that SSI and SSDI beneficiaries experience in realizing their full work potential?"

The healthcare provisions became a prominent feature of the law. Golden added, "it is a critical piece—affording SSI and SSDI beneficiaries a pathway to work with healthcare. Prior to the Medicaid Buy-In there wasn't enough of a safety net to

allow them to work to their full potential and many lived in fear of working in excess of certain thresholds. In addition, Congress extended Medicare under the TWWIIA because prior to its passage extended Medicare coverage didn't provide an adequate enough safety net."

[Read more about the history and impact of Ticket to Work and Medicaid Buy-in](#)

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