**California Department of Rehabilitation**

[**Spotlight on Social Security**](https://www.dor.ca.gov/Home/Ssa)

Social Security Myth #2 - If i go to work, i’ll lose my health benefits!

****

​It’s not true! One common myth about going to work while receiving Social Security Disability benefits (SSI or SSDI) is that going to work will result in the loss of health benefits like Medi-Cal or Medicare. In reality, there are several programs and work incentives designed to support you in going to work, allowing you to maintain the health coverage you rely on.

**Programs and Support:**

There is a lot of information to help you understand how working can fit into your life without jeopardizing your benefits. These resources are just a starting point.

* **Department of Rehabilitation (DOR):** The [DOR](https://www.dor.ca.gov/Home/SswAndTtw) offers information on Social Security Work Incentives and the Ticket to Work (TTW) Program, to assist in understanding the impact of employment on cash and health benefits. They provide personalized benefits analyses and work incentive plans, so you feel confident going to work and keeping healthcare coverage. ​
* **Social Security Work Incentives:** Social Security offers various work incentives that enable individuals with disabilities to work while still receiving medical benefits and, in some cases, [SSDI](https://www.ssa.gov/disability/work) or [SSI](https://www.ssa.gov/ssi/spotlights/spot-medicaid.htm) cash payments. These incentives are designed to ease the transition to employment and financial independence.
* **Ticket to Work (TTW) Program:** A free and voluntary program that supports career development for people 18-64 with disabilities who want to work. [Ticket to Work](https://choosework.ssa.gov/about/work-incentives) connects you with services and support to succeed in the workforce. ​​
* **Disability Rights California (DRC):** [DRC](https://www.disabilityrightsca.org/resources/health-care) offers guidance on work incentives, detailing special rules that allow individuals with disabilities to work while still receiving Medicare or Medi-Cal. ​
* **Disability Benefits 101 (DB101) Website:** [DB101](https://ca.db101.org/)provides information on healthcare programs and details on employment supports to help you keep your [Medicare](https://ca.db101.org/ca/programs/health_coverage/medicare2/program.htm) or [Medi-Cal](https://ca.db101.org/ca/programs/health_coverage/medi_cal/program.htm) coverage while working.

**Healthcare Programs (by benefit type):**

These resources are to provide guidance and support so that you can make informed decisions about your health coverage and work.

* **Medicare Employment Supports (Social Security Disability Insurance (SSDI) Specific):** Individuals who meet the SSDI eligibility requirements will automatically be enrolled in [Medicare](https://www.medicare.gov/basics/get-started-with-medicare/before-65) Part A and Part B after 24 months of receiving benefits.
	+ **Medicare Coverage while Working:** [Medicare](https://ca.db101.org/ca/programs/health_coverage/medicare2/program2.htm) eligibility falls into three separate time frames. First, the Trial Work Period (TWP), which lasts for at least 9 months once working. Next, the Extended Period of Medicare Coverage (EPMC) for 7 ½ more years. Finally, there is a period following those 93 months. Note: Medicare eligibility applies only while you continue to meet the medical standard for being disabled under Social Security rules.
	+ **Medicare Buy-In Programs:** The "[Medicare Buy-In](https://www.dhcs.ca.gov/services/Pages/TPLRD_MOU_cont.aspx)" for working individuals with disabilities, also known as "[Medicare Savings Programs](https://www.dhcs.ca.gov/individuals/Pages/Medicare-Savings-Programs-in-California.aspx)" (MSPs), help those with limited income and resources pay for premiums, deductibles, co-insurance, and co-pays. These programs, like the "[Qualified Disabled Working Individual (QDWI)](https://www.ssa.gov/disabilityresearch/wi/qdwi.htm)" program, allow you to work and keep your healthcare.
* **Medi-Cal Employment Supports (Supplemental Security Income (SSI) Specific):** SSI offers unique work incentives that help you build your independence while maintaining essential support such as [Medi-Cal](https://www.ssa.gov/ssi/text-work-ussi.htm) benefits, and to encourage your employment journey.
	+ **Section 1619(b):** Section [1619(b)](https://www.ssa.gov/disabilityresearch/wi/1619b.htm) provides protection if your earnings are too high for an SSI cash payment, but may still be eligible for Medi-Cal if you meet certain requirements. SSA uses a threshold amount to measure whether your earnings are high enough to replace SSI and Medi-Cal benefits.
	+ **250% Working Disabled Program (WDP):** The [250% WDP](https://dpss.lacounty.gov/en/health/senior-disabled/wdp.html) allows you to receive Medi-Cal with no monthly premiums and remain eligible until your earnings reach an annual threshold. This [program](https://www.dhcs.ca.gov/services/Pages/TPLRD_WD_cont.aspx) enables you to work and still receive Medi-Cal benefits.

**Practical Steps to Navigate Working and Benefits:**

Knowledge is power so get informed! Learn how work impacts your benefits from trusted resources like Social Security Administration (SSA), DOR, and the DB101 website. Take advantage of expert guidance by talking to benefits counselors (WIPs) at DOR for personalized support or explore the Ticket to Work [Choose Work](https://choosework.ssa.gov/findhelp) website for a Work Incentives and Assistance (WIPA) Project or an Employment Network (EN) to find help near you.

**Key Takeaways:**

* You will not automatically lose your Medicare or Medi-Cal when you start working.
* There are work incentives designed to help you succeed—you don't have to choose between working and keeping healthcare coverage!

Going to work is an exciting step toward financial independence, and you don’t have to give up the health coverage you rely on. By using available work incentives and planning ahead, you can confidently transition to employment while keeping your essential benefits. Explore your options, reach out for support, and take control of your future today!

Still not convinced? Check out these amazing video success stories from DOR clients receiving Social Security disability benefits on our [YouTube](https://www.youtube.com/playlist?list=PLxQhTEDVJyHCd82zMdT_WCAjRhZhTx6dd) page.