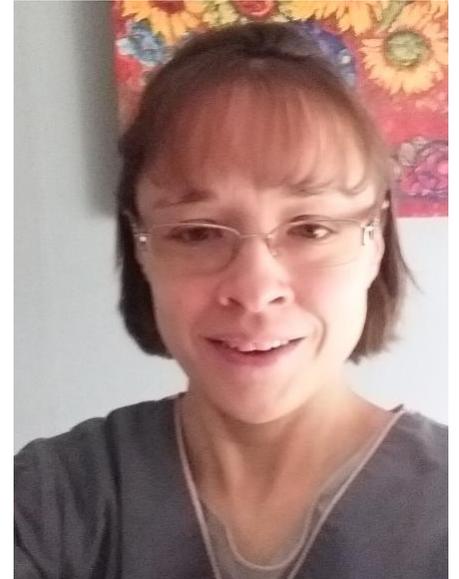


## Success Stories: Valerie



After extensive hospitalizations, Valerie needed benefits to get back on her feet. She is grateful that Social Security Administration (SSA) Work Incentives were available to her, which also allowed her to transition back to full-time employment.

Before Valerie began working, she received benefits including SSI (Social Security Income), SSDI (Social Security Disability Income), as well as Medicare and Medical Assistance. Social Security Work Incentives helped Valerie gradually ease back to employment without worrying if she would have enough income. She was able to keep her Medicare coverage, so she didn't have to search for another source of health insurance.



"Work Incentives eased the process so that I could work and retain benefits for a period," she says. "I could both work and receive the services and support needed in order to successfully transition from the hospital to independence."

Valerie benefitted from the SSA's Ticket to Work, Trial Work Period, and Extended Trial Work Period programs. As Valerie's Substantial Gainful Activity (SGA) increased, her benefits decreased. Now Valerie earns enough that she doesn't qualify for SSI and SSDI payments and Medical Assistance. She also began paying her Medicare part B premium.

"It was a challenge to juggle the number of hours I could work while still being able to maintain SSDI," she says. "I was afraid that if I relapsed, I would have to leave my job and consequently have no source of income. Eventually I decided that full-time work was more fulfilling to me, and I was willing to give up SSDI payments."

Working gives Valerie structure and a sense of purpose. It also gives her a sense of identity beyond being a "full-time" mental health consumer. It's also something else to focus on beyond her mental health challenges and other problems.

Valerie has some advice for people who are thinking of returning to work and using SSA Work Incentives.



Because it can be a complex system to navigate, she hopes that progress is made to make the transition to work smoother.

- Know and understand the regulations. If a benefits counselor is available, use them.
- Be prepared. Have a budget. In the end, do what is best for your health/wellness.
- Be aware that the SSA often does not make adjustments right away. Keep copies of every correspondence with SSA. Make note of every conversation (names, dates, times, what was said, etc.).
- Provide SSA with pay information every month and keep confirmation on file.

Valerie defines recovery as a growth process during which an individual moves from a disease/illness-centered identity to actively pursuing his/her own unique identity and personal life goals.

