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The Ticket to Work Program: Employment Networks' Views on Serving Beneficiaries Who Are Blind or Visually Impaired

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Abstract: This article reports on a survey of the opinions of employment networks (ENs) about serving social security beneficiaries who are blind or visually impaired under the Ticket to Work program. Although most of the 267 ENs who participated in the survey expressed concerns about working with those who are blind or visually impaired, they did not seem to be biased against working with this population based solely on their disability type.

The Ticket to Work (TTW) program was established by the Ticket to Work and Work Incentives Improvement Act of 1999. The program began in 13 states in February of 2002, and by the end of 2004, it was in effect nationwide. TTW is meant to help all persons with disabilities who are receiving federal aid from the Social Security Administration (SSA) to obtain employment. However, because of the way the act has been implemented, there is a question of whether it will be effective with certain groups of consumers. One such group are those who are blind or visually impaired. The purpose of this study was to begin to investigate TTW's effectiveness with consumers who are blind or visually impaired.

Overview of the TTW program

Purpose

The TTW program provides a ticket to eligible disabled beneficiaries who are receiving either Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). This ticket can be used to obtain vocational rehabilitation services with the goal of returning to work. These services can be obtained from an employment network (EN) or a state vocational rehabilitation agency (SVRA), which, under the act, is functioning as an EN. The primary purposes of TTW are to (1) increase beneficiaries' choices of rehabilitation service providers, (2) enhance the quality of rehabilitation services by providing competition among service providers, (3) encourage beneficiaries to join the workforce, and (4) provide long-term services to help beneficiaries retain employment (Livermore et al., 2003; Ticket to Work and Work Incentives Advisory Panel [TTWWIAP], 2004). In addition to these purposes, the program is intended to be a cost-savings measure for federal and state governments, through decreased SSA benefits and increased tax revenues for beneficiaries who maintain employment (Livermore et al., 2003). The act also provides for increased work incentives for beneficiaries, such as the opportunity to keep medical benefits (Medicare or Medicaid) after obtaining employment and the automatic reinstatement of SSA benefits within 36 months of returning to work at the level of substantial gainful activity (SGA) if the person stops earning at this level during that time.

How the program works

Any agency, company, or individual can sign up to become an EN under TTW, although it must meet some general eligibility requirements (Livermore et al., 2003). Many of the organizations that have signed up as ENs were providing rehabilitation services prior to TTW, often contracted through an SVRA. Beneficiaries can take their tickets to these ENs and exchange them for rehabilitation services. To be eligible for the TTW program, a

beneficiary must (1) be aged 18-64, (2) have been found to be disabled under SSA's adult rules, and (3) have a condition that is not expected to improve before the first scheduled medical review. Beneficiaries receive a ticket in the mail, and they can choose to use the ticket or not. An important aspect of this program is that ENs can also choose whether to accept a ticket. In other words, if a beneficiary wants to assign his or her ticket to a specific EN, that EN, unlike a SVRA, can refuse to provide services to the person.

If both parties do want to work together, they must develop an individual work plan, which is a written agreement that specifies what each party will do to help the beneficiary obtain employment. If a beneficiary is not satisfied with the services that he or she is receiving from an EN, the beneficiary can take the ticket out of assignment and assign it to another provider. The beneficiary must undergo progress reviews to ensure that "timely progress" toward self-supporting employment is being made. These reviews are conducted by the program manager and occur 24 months after the ticket assignment and every 12 months thereafter. MAXIMUS was hired to serve as the program manager for TTW. Its role in TTW is to handle all the day-to-day management functions that are necessary for the program to work, such as signing up agencies to become ENs; collecting and managing program-related data; providing training for the program to ENs, SVRAs, and SSA staff; and providing information to beneficiaries about TTW.

There are two payment options for ENs: the milestone-outcome payment system and the outcome payment system. (SVRAs also have the option of continuing their current cost-reimbursement payment system, which most of them have chosen to do.) With the outcome payment system, an EN can receive up to 60 monthly payments per beneficiary. These monthly payments are equal to 40% of the prior calendar year's national average monthly SSDI

or SSI disability payment. The EN receives payments only for each month that the beneficiary receives no social security payments because of earnings from work. With the milestone-outcome payment system, an EN can receive four payments at "milestones" achieved by a beneficiary and then monthly outcome payments for up to 60 months. Examples of the first two milestones are earnings above the SGA level for one calendar month and earnings above the SGA level for three calendar months in a 12-month period. These monthly outcome payments are at a reduced amount (34% of the average monthly SSDI or SSI payment, rather than 40%). Although the milestone-outcome system allows for more payments up front, the total dollar amount received by the EN is lower with this system. The total amount of payments available under the outcome payment system for 2005 is \$20,820 for SSDI and \$12,240 for SSI. The payment amounts for the milestone-outcome system for 2005 are \$17,702 for SSDI and \$10,361 for SSI (MAXIMUS, n.d.).

Current status of the program

The program was initially implemented in February 2002 in 13 states (Arizona, Colorado, Delaware, Florida, Illinois, Iowa, Massachusetts, New York, Oklahoma, Oregon, South Carolina, Vermont, and Wisconsin). All 10 of the Rehabilitation Services Administration's (RSA's) regions are represented by at least 1 of these states. Eight states have a separate SVRA that specializes in serving persons who are blind, while five of them have a combined SVRA that serves all consumers. The distribution of tickets was completed in November 2004 in all 50 states. As of April 2005, MAXIMUS had mailed tickets to more than 10.5 million beneficiaries, along with a letter providing a brief explanation of the program. Initially, there was a significant response from beneficiaries, many of whom wanted clarification of what the ticket was and what it meant to their benefits. However, few of these inquiries that were fielded by ENs

resulted in a ticket assignment (Livermore at al., 2003; S. Webb, personal communication, March 3, 2004; P. Wilson, personal communication, February 18, 2004).

Beneficiaries' participation in TTW has been limited; only about 0.8% of them (89,306 people) had assigned their tickets by April 2005 (SSA, 2005). Of those who assigned their tickets, the vast majority (over 91%) assigned them to SVRAs. Although nationwide the majority assigned their tickets to SVRAs, in some states a relatively large percentage have assigned them to ENs (SSA, 2005)--44% in the District of Columbia, 28% in Hawaii, 27% in Rhode Island, 26% in North Dakota, and 25% in Arizona. Participation by ENs has also been limited in two ways. Not as many ENs have signed up as expected (as of July 2004 over 1,200 had signed up), and most of those that signed up have not accepted tickets from beneficiaries (only 37% have; Shaw & Matsui, 2004).

Problems with TTW

Indications so far are that the program has not been successful, and there is serious concern that the program will no longer exist if changes are not made to it (TTWWIAP, 2004). The TTWWIAP (2003, 2004) and several other organizations, including the Consortium for Citizens with Disabilities and the Council of State Administrators of Vocational Rehabilitation, have identified many problems with the program, resulting in its lack of success. A major problem that was identified early on is insufficient funding and administrative resources dedicated to implementing TTW. Another problem is the beneficiaries' lack of understanding of the program. It appears that the information that has been sent out with the tickets has not been adequate, and even beneficiaries who have tried to obtain more information about the program may not fully understand how it works or the benefits that the program and the work-incentives portion of the act provide. Another

problem is that not enough ENs are accepting tickets to allow consumers a true choice. One purpose of the program was to increase the choice of rehabilitation service providers; however, with limited EN participation in the program, this purpose has not been achieved for many beneficiaries.

Several reasons have been cited for the lack of EN participation, primarily related to the payment system. The way the system is structured, ENs receive payment only after a person has stopped receiving SSA benefits because of earnings, and that payment is spread out over 60 months. Not only does this payment system force the ENs to assume all the risks that are associated with serving beneficiaries, it also requires them to have a supply of "up-front" money, which few of these organizations have. Two other issues that are associated with the EN payment system are that ENs are required to provide long-term tracking of beneficiaries' earnings to receive payment and that there have often been long delays in processing EN payment claims. Another major problem is the lack of marketing for the program to either beneficiaries or ENs. This problem may be resolved in the future, since SSA has awarded contracts to support the development of a strategic marketing plan (TTWWIAP, 2004). It is hoped that this effort will not be too late.

Finally, several concerns have been expressed about the program not providing any incentives to serve those who are severely disabled. There is a concern that what happened in the past, with SVRAs selecting only the easiest-to-serve consumers (referred to as "creaming") would occur with TTW. The program is actually set up to encourage this behavior by ENs. In the case of TTW, selecting consumers who are the easiest to serve and to place in jobs would not be illegal or inappropriate, and would make good business sense. In particular, this is a concern for certain groups of beneficiaries, such as SSI recipients (who have poorer work histories and must earn more than SSDI beneficiaries to go off

SSI) and populations who are perceived to be harder to serve (such as those with psychiatric disabilities and those who are blind or visually impaired).

Evaluation of TTW with beneficiaries who are blind or visually impaired

The Rehabilitation Research and Training Center on Blindness and Low Vision at Mississippi State University has been funded by the National Institute on Disability and Rehabilitation Research (Grant H133B010101) to evaluate TTW's effectiveness with blind or visually impaired beneficiaries. (Note: Hereafter, the term *blind* will be used to describe all levels of vision loss.) The primary reason for this research was a concern that the program's payment system and structure will act as a disincentive to serving persons who are blind. This is a concern for several reasons, such as the higher level of earnings required for blind persons to go off SSDI. During calendar year 2004, this difference was greater than \$500 per month (that is, \$1,350 compared to \$810 for others).

Persons who are blind are perceived by many to be difficult to place, which would provide another disincentive to working with this population. They are also more likely to require expensive services, such as assistive technology, which few, if any, ENs would be able or willing to provide because they would not be reimbursed for their expenses. A final concern that was recognized by the research team was the need for expertise in working with those who are blind to serve them effectively. It is doubtful that many ENs will have staff with the experience and knowledge necessary to provide high-quality services to beneficiaries who are blind. Given the multiple issues and disincentives that exist for ENs to serve consumers who are blind, it was hypothesized that ENs would be less open to serving beneficiaries who are blind, compared to those with other disabilities. If this were true, then beneficiaries who are blind

would have to rely on SVRAs for rehabilitation services, resulting in a failure of TTW for them.

This hypothesis is being investigated using two primary research methods: survey research with ENs and statistical analyses of secondary data from SSA. The survey data will provide direct responses from ENs about their perceptions of working with blind consumers, while the analyses of secondary data will provide an answer to whether beneficiaries who are blind were less likely to be served by ENs, as is suspected on the basis of the concerns that were outlined earlier. This article is a report of the survey conducted with ENs in the first 13 states.

Method

Participants

All 469 ENs in the first 13 Phase I states that were listed on MAXIMUS's web site in April 2004 were asked to participate in the study. Each EN representative who was named on MAXIMUS's web site was mailed a copy of the survey, along with a cover letter explaining the purpose of the research. Sixteen surveys were returned as undeliverable, leaving 453 ENs that were believed to have received the survey. A total of 267 surveys were completed, for a response rate of approximately 59%.

Procedure

Initially, a detailed survey addressing perceived barriers to serving beneficiaries who are blind was planned for the ENs. However, as reports began to appear about the lack of participation by ENs, the author thought that, to receive a good response, a short survey would be necessary. The survey was developed on the basis of preexisting concerns about TTW with beneficiaries who are blind, as well as information obtained from

informal interviews with representatives of three ENs in Arizona. A list of ENs and the names of the EN contact persons was obtained from MAXIMUS's web site and entered in a database. The surveys and cover letters were initially mailed to these identified contacts in May 2004. Three weeks later, a second survey and cover letter was mailed to those who had not responded.

The survey

The final version of the EN survey consisted of five questions, which fit on one page. The questions were as follows:

1. What concerns do you have about accepting tickets from blind or visually impaired beneficiaries? (Checklist provided.)
2. Have you accepted tickets from SSA beneficiaries? (A yes-or-no response, with a request to report how many if the answer was yes.)
3. Have you accepted tickets from any blind or severely visually impaired beneficiaries? (A yes-or-no response, with a request to report how many if the answer was yes. If the response was no, instructions were to stop and return the survey in the envelop provided.)
4. Have you ever refused to accept a ticket from a blind or visually impaired beneficiary? (A yes-or-no response.)
5. If yes, please provide the reason(s). (Checklist provided.)

Results

The majority of respondents (69.5%, or 171 of the 246 ENs who answered this question) expressed at least one concern about accepting a ticket from a consumer who is blind, while 30.5%

reported no concerns; 38% reported one or two concerns, 19.6% reported three or four concerns, 10.2% reported five or six concerns, and 1.6% reported seven or more concerns (out of a possible nine concerns). The top three most commonly expressed concerns were "difficulty placing blind people," "lack of knowledge or expertise in blindness," and "transportation issues" (see [Table 1](#) for a complete list of expressed concerns and percentages). Thirty-five ENs wrote in responses for "other" concerns about accepting tickets from beneficiaries who are blind. The most common reason given was that the agency specialized in working with other special populations (such as people who are mentally ill or developmentally disabled) or that the agency simply did not work with persons who are blind. Some of these responses seemed to be similar to the "lack of knowledge or expertise" option. Another commonly listed "other" concern was TTW's poor payment system and lack of funding to provide services to beneficiaries.

A small majority (53.6%) of the ENs who responded had accepted at least 1 ticket from a beneficiary. The majority of these ENs had accepted only a small number of tickets (10 or fewer, 68.3%). The most common number of accepted tickets was 1 (19.5% of the ENs), but ranged as high as 345. Of the ENs that indicated that they had accepted a ticket, 23 (16.3%) accepted a ticket from a beneficiary who was blind. (This figure represents less than 9% of the total number of ENs that responded that accepted a ticket from a blind beneficiary.) The number of tickets accepted from blind beneficiaries ranged from 1 to 10.

Only nine (5.5%) ENs reported that they had refused to accept a ticket from a beneficiary who was blind. (Note that not all ENs answered this question, since they were instructed not to continue with the survey if they had not accepted any tickets.) Three ENs indicated that they were not sure whether they had rejected a beneficiary who is blind (they had rejected several beneficiaries),

but indicated that the type of disability was not a factor in determining whether they declined to accept a ticket. The most commonly reported reason for rejecting a beneficiary who was blind was that "the person did not want to go off benefits" (55.6%), followed by "did not think the person could earn above [the] SGA level" and "did not have the expertise to provide the person the services needed" (44.4% for each), "other" (33.3%), "services would have been too expensive" (22.2%), and the "person was not job-ready" (11.1%). Two of the "other" reasons listed had to do with the person living too far away.

Although they were not requested to do so, 52 ENs (19.5%) wrote comments on the survey. One of the most common themes of these comments was that either no one with a ticket had applied to the EN or that no one who was blind had applied to the EN. One EN indicated that over 200 beneficiaries had been contacted but only 1 showed up for an interview. Several commented about problems with the payment system and their inability to afford to provide services to beneficiaries. An interesting theme arose with ENs from Illinois: 6 ENs indicated that they do not or cannot accept the tickets because of an agreement with the state's SVRA. One EN representative specified that if the EN accepted a ticket, then it could not refer that consumer to the SVRA, or they would be charged for all services that the consumer received. Comments from ENs in two other states (2 from New York and 1 from Oklahoma) also indicated that the ENs did not accept tickets directly, but that when the SVRA did, the EN might then work with that consumer, which is what had occurred prior to TTW.

Discussion and conclusions

Most of the ENs that responded had at least one concern about accepting tickets from beneficiaries who are blind. The higher level of earnings required (the SGA level) for beneficiaries who

are blind was not as important a concern for ENs as was expected, with only about 20% reporting this concern. The most common concerns expressed might have been anticipated. The perceived difficulty in placing persons who are blind may be a reality, on the basis of the lower employment rates of those who are blind compared to those with other disabilities. ENs may be aware of these lower employment rates or may realize that employers often are unaware of the capabilities of persons who are blind and have negative stereotypes about their work abilities. Of course, some ENs may also be unaware of the capabilities of blind persons and may have the same stereotypes, which may have caused them to express this concern. The second most common concern that was expressed, the lack of expertise in working with persons who are blind, may be valid. Persons who are blind often need specialized services, and only professionals with experience in this area can provide appropriate services (Cavanaugh, 1999; Gallagher, 1988).

Several ENs reported that they specialize in serving only those with a specific disability, such as psychiatric or developmental disabilities, and would therefore not serve those who are blind. (Only one EN acknowledged that a person who is blind may also have one of these additional disabilities.) Other than these providers, it seems that, for many ENs, the issue of whether to accept a ticket is based not on the type of disability, but on the perceived ability to place a person in a job quickly. Even for the ENs that expressed concerns about accepting a ticket from a blind beneficiary, several of them had already accepted tickets from persons who are blind. Of the 23 ENs that reported having accepted a ticket from a beneficiary who is blind, 18 (78%) expressed one or more concerns. Apparently having concerns about accepting tickets from blind beneficiaries does not completely deter ENs from providing services to them, which is good news for beneficiaries who are blind.

A higher percentage of respondents in our survey had accepted

tickets (53.6%) than has been reported nationwide (37.0%). What has not been evaluated or reported elsewhere is the percentage of those ENs that accepted a ticket that have accepted one from a beneficiary who is blind (16.3% of the respondents to this survey). Several ENs indicated that no consumers who are blind had ever applied to them, which would mean that these ENs did not even have the opportunity to serve blind consumers. An important component to this research was to determine whether beneficiaries who are blind were not being accepted by ENs and, if so, why. A small percentage of ENs reported that they had refused to accept a ticket from a beneficiary who is blind. The fact that only nine ENs decided not to accept a blind beneficiary's ticket is a positive finding. However, this is a small number on which to base a conclusion about why beneficiaries who are blind are being turned down. The most common reasons found in this study had to do with the ENs' lack of expertise or with earnings issues (such as that the person did not want to go off benefits or did not have an earning potential above the SGA level). These are certainly valid concerns for an EN. It would not make good business sense for ENs to accept persons for whom they did not believe they would ever receive payment, and it would not be in the best interests of the beneficiaries to provide services if the ENs did not have the necessary knowledge or experience to do so. On the basis of these overall results, it appears that most ENs that participated in this survey are not biased against beneficiaries who are blind or are less likely to work with them just because they are blind, but most do have some concerns about serving them.

Of course, the limitations to this study should be considered when evaluating the results. One limitation is that the responses were self-reports, and the accuracy of responses cannot be determined. Another limitation is that the author did not know who completed the survey. Each survey was sent to the EN representative who was listed on MAXIMUS's web site. It is hoped that if this was

not the correct person to complete the form, the form would have been given to the correct person. However, the author had no way of knowing who completed the survey and whether the person who did was the best person to do so. This is a potential problem, since each person who might have completed the survey at an EN might have had different concerns. Although the response rate was good for this type of study, many ENs did not respond, and we have no way of knowing whether their responses would have been different from the ones that were received.

Despite its limitations, this is the first study of its kind to evaluate the effectiveness of the TTW program for beneficiaries who are blind. Other organizations are evaluating the program as a whole, but since the potential for problems with the program for beneficiaries who are blind is even higher than for others, it is important that the program is evaluated for this group separately. The second part of this research project, analyzing SSA data, will provide more information about whether beneficiaries who are blind are being served by ENs and how the number being served compares to the number of SSA beneficiaries with other disabilities being served by ENs.

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