Social Security

Working While Disabled—How We Can Help

2009

www.socialsecurity.gov

Contacting Social Security

Visit our website

Our website, ***www.socialsecurity.gov***, is a valuable resource for information about all of Social Security's programs. At our website, you also can:

- Apply for certain kinds of benefits;
- Get the address of your local Social Security office;
- Request important documents, such as a *Social Security Statement*, a replacement Medicare card or a letter to confirm your benefit amount; and
- Find copies of our publications.

For additional information on work incentives and other topics in this booklet, go to our special worksite pages at ***www.socialsecurity.gov/work***.

Call our toll-free number

In addition to using our website, you also can call us toll-free at **1-800-772-1213**. We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

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Getting disability benefits? We can help you get to work

If you are getting disability benefits, we have good news for you. Social Security's work incentives and Ticket to Work programs can help you if you are interested in working.

Special rules make it possible for people receiving Social Security disability benefits or Supplemental Security Income (SSI) to work and still receive monthly payments.

And, if you cannot continue working because of your medical condition, your benefits can start again—you may not have to file a new application.

Work incentives include:

- Continued cash benefits for a time while you work;
- Continued Medicare or Medicaid while you work; and
- Help with education, training and rehabilitation to start a new line of work.

The rules are different under Social Security and SSI. We describe the rules under each program in different sections of this booklet.

But, whether you are receiving Social Security or SSI, it is important to let us know promptly when

you start or stop working, or if any other change occurs that could affect your benefits.

The Ticket to Work program may also help you if you would like to work. You can receive vocational rehabilitation, training, job referrals and other employment support services free of charge. You will not undergo medical reviews while you are using the ticket and making timely progress pursuing your return to work plan.

You can get more information on the Ticket to Work program by calling **1-866-968-7842** toll-free (TTY **1-866-833-2967**). Or you can call our toll-free number and ask for *Your Ticket To Work* (Publication No. 05-10061).

You also can visit the Ticket to Work website at ***www.socialsecurity.gov/work*** for more information.

Social Security work incentives at a glance

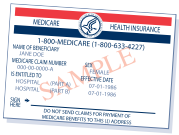
Trial work period—The trial work period allows you to test your ability to work for at least nine months. During your trial work period, you will receive your full Social Security benefits regardless of how much you are earning as long as you report your work activity and you continue to have a disabling impairment. In 2009, a trial work month is any month in which your total earnings

are $700 or more, or, if you are self-employed, you earn more than $700 (after expenses) or spend more than 80 hours in your own business. The trial work period continues until you have worked nine months within a 60-month period.

Extended period of eligibility— After your trial work period, you have 36 months during which you can work and still receive benefits for any month your earnings are not "substantial." In 2009, earnings of $980 or more ($1,640 if you are blind) are considered substantial. No new application or disability decision is needed for you to receive a Social Security disability benefit during this period.

Expedited reinstatement—After your benefits stop because your earnings are substantial, you have five years during which you may ask us to start your benefits immediately if you find yourself unable to continue working because of your condition. You will not have to file a new disability application and you will not have to wait for your benefits to start while your medical condition is being reviewed to make sure you are still disabled.

Continuation of Medicare—If your Social Security disability benefits stop because of your earnings, but you are still



disabled, your free Medicare Part A coverage will continue for at least 93 months after the nine-month trial work period. After that, you can buy Medicare Part A coverage by paying a monthly premium. If you have Medicare Part B coverage, you must continue to pay the premium. If you want to end your Part B coverage, you must request it in writing.

Work expenses related to your disability—If you work, you may have to pay for certain items and services that people without disabilities do not pay for. For example, because of your medical condition, you may need to take a taxi to work instead of public transportation. We may be able to deduct the cost of the taxi from your monthly earnings before we determine if you are still eligible for benefits.

How your earnings affect your Social Security benefits

During the trial work period, there are no limits on your earnings. During the 36-month extended period of eligibility, you usually can make no more than $980 a month or your benefits will stop. But, the work expenses you have as a result of your disability are deducted when we count your earnings to see if they can help you keep more

of your benefits. If you have extra work expenses, your earnings could be substantially higher than $980 before they affect your benefits. This substantial earnings amount usually increases each year.

We deduct work expenses related to your disability from your earnings before we determine if you are still eligible for benefits. These expenses may include the cost of any item or service you need to work, even if the item or service also is useful to you in your daily living. Examples include prescription drugs, transportation to and from work (under certain conditions), a personal attendant or job coach, a wheelchair or any specialized work equipment.

If you lose your job

If you lose your job during a trial work period, your benefits are not affected. If you lose your job during the 36-month extended period of eligibility, call us and your benefits will be reinstated as long as you are still disabled.

Special rules for workers who are blind

If you are blind and you work while receiving your Social Security benefits, there are special rules.

- You can earn up to $1,640 a month in 2009 before your earnings may affect your benefits.
- If you earn too much to receive disability benefits, you are still eligible for a disability "freeze." This means that we will not count those years in which you had little or no earnings because of your disability in figuring your future benefits.

This can help you because your benefits are based on your highest earnings over your work life. For more information on special rules for blind persons, ask for *If You Are Blind Or Have Low Vision—How We Can Help* (Publication No. 05-10052).

SSI work incentives at a glance

Continuation of SSI—SSI payments are made to people age 65, blind or disabled and have little income or resources. If you are disabled and work despite your disability, you may continue to receive payments until your earnings, added with any other income, exceed the SSI income limits. This limit is different in every state. Even if your SSI payments stop, your Medicaid

coverage usually will continue if your earnings are less than your state level.

Expedited reinstatement—If we stopped your payments because of your earnings and you become unable to work again because of your medical condition, you may ask us to start your payments again. You will not have to file a new disability application if you make this request within five years after the month your benefits stopped.

Work expenses related to your disability—If you work, you may have to pay for certain items and services that people without disabilities do not pay for. For example, because of your medical condition, you may need to take a taxi to work, instead of public transportation. We may be able to deduct the cost of the taxi from your monthly earnings before we determine if you are still eligible for benefits.

Plan to achieve self-support— If we approve your plan for a work goal that will reduce your dependence on SSI or help you leave the SSI rolls, any money you use for this purpose will not be counted when we figure out how your current income and resources affect your payment amount. For more information, ask for *Working*

While Disabled—A Guide To Plans For Achieving Self-Support (Publication No. 05-11017).

Students with disabilities—We do not count up to $1,640 of your earnings a month in 2009 (maximum of $6,600 for 2009) when we compute your SSI payment amount if you are under age 22 and go to school or are in a training program on a regular basis.

How your earnings affect your SSI payments

The amount of your SSI payments is based on how much other income you have. When your other income goes up, your SSI payments usually go down. So when you earn more than the SSI limit, your payments will stop for those months. But, your payments will automatically start again for any month your income drops to less than the SSI limits. Just tell us if your earnings are reduced, or if you stop working.

If your only income besides SSI is the money you make from your job, then we do not count the first $85 of your monthly earnings. We deduct from your SSI payments 50 cents of every dollar you earn after the $85 deduction.

Example: You work and earn $1,000 in a month. You receive no other income besides your earnings and your SSI.

$1,000
-$85
$915 divided by 2 = $457.50

We would deduct $457.50 from your SSI payment.

You may be eligible for a "plan to achieve self-support" which allows you to use money and resources for a specific work goal. These funds do not count when we figure out how your current income and resources affect your benefit amount.

How long your Medicaid will continue

In general, your Medicaid coverage will continue, even after your SSI payments stop, until your income reaches a certain level. That level varies with each state and reflects the cost of health care in your state. (We can tell you the Medicaid level for your state.) However, if your health care costs are higher than this level, you can have more income and keep your Medicaid. In most states, for your Medicaid to continue, you must:

- Need it to work;
- Be unable to afford similar medical coverage without SSI;
- Continue to have a disabling condition; and

- Meet all other SSI eligibility requirements.

If you qualify for Medicaid under these rules, we will review your case from time to time to see if you are still disabled or blind and still earn less than your state's allowable level.

Work Incentives Planning and Assistance program

Social Security has a Work Incentives Planning and Assistance program (WIPA) that will help answer questions about Social Security's work incentives and help you make a decision about working.

Community-based organizations provide information and work incentives planning and assistance to people who are receiving Social Security or SSI disability benefits and who are working or considering work. Their community work incentive coordinators can help you understand how work affects your payments and explain what other federal, state and local supports there are for people with disabilities who want to work.

To locate the WIPA project nearest you, please call **1-866-968-7842** (TTY **1-866-833-2967**). You also can find a list with contact information on our website at ***https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate***.

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