



Securing today
and tomorrow

Working While Disabled: How We Can Help

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Getting disability benefits and currently working or want to?

If you get disability benefits and are working or want to, we have good news for you. Social Security's work incentives and Ticket to Work programs can help.

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

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

Work incentives include:

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

Social Security and SSI have different rules. We describe the rules under each program in this publication.

If you're receiving Social Security benefits or SSI payments, let us know right away when you start or stop working, or if any other change occurs that could affect your benefits.

The Ticket to Work program (ticket) may also help you if you'd like to work. You can receive:

- Free vocational rehabilitation.
- Training.
- Job referrals.
- Other employment support.

You won't undergo medical reviews while you're using the free "ticket" and making timely progress pursuing your plan for returning to work.

When you're ready to explore your work options, you can visit the Ticket to Work website at ***choosework.ssa.gov*** for more information. We also have a Ticket to Work Help Line that can help you with questions about work, benefits, or our work incentive programs. Call **1-866-YOURTICKET (1-866-968-7842)**, Monday through Friday between 8 a.m. and 8 p.m. ET. If you're deaf or hard of hearing, you may call our TTY number, **1-866-833-2967**. Or you can read the following free publications at ***www.ssa.gov/pubs***:

- *Your Ticket to Work* (Publication No. 05-10061).
- *The Red Book*, a guide to our employment support programs (Publication No. 64-030). You can also visit the ***The Red Book*** online at ***www.ssa.gov/redbook/eng/resources-supports.htm***.

Social Security work incentives at a glance

(For SSI program rules see “**SSI 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’ll receive your full Social Security benefits, regardless of how much you’re earning — as long as you report your work, and you continue to have a disability. In 2021, a trial work month is any month your total earnings are over \$940. If you’re self-employed, you have a trial work month when you earn more than \$940 (after business expenses) or work more than 80 hours in your own business. The trial work period continues until you have used nine cumulative trial work 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 aren’t “substantial.” In 2021, we consider earnings over \$1,310 (\$2,190 if you’re blind) to be substantial. No new application or disability decision is needed to receive a Social Security disability benefit during this period.

Expedited Reinstatement — If your benefits stop because of substantial earnings, you have five years to ask us to restart your benefits if you’re unable to keep working because of your condition.

You won't have to file a new application or wait for your benefits to restart while we review your medical condition.

Continuation of Medicare — If your Social Security disability benefits stop because of your earnings, but you're 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 and have a disability, you may need certain items or services to assist you. For example, because of your medical condition, you may need to take a taxicab, paratransit, special bus, or other type of transportation to work instead of public transportation; or you may need to pay for counseling services. We may be able to deduct these expenses from your monthly earnings before we decide if you're 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 \$1,310 (\$2,190 if you are blind) a month

in 2021 or your benefits will stop. These amounts are known as Substantial Gainful Activity (SGA). However, we deduct the work expenses you have because of your disability when we count your earnings. If you have extra work expenses, your earnings could be substantially higher than \$1,310 in 2021 before they affect your benefits. This substantial earnings amount usually increases each year.

Some of your work expenses may include the costs of items or services you need to work, but that are also useful in your daily living. Examples include copayments for prescriptions, counseling services, transportation to and from work (under certain conditions), a personal attendant or job coach, a wheelchair, or any specialized work equipment.

If you are working and have substantial earnings, you may have the option to request that we withhold your cash benefits to avoid being overpaid while we review your earnings. Please contact us at **1-800-772-1213** or your local office to learn more about how to request we withhold your benefits.

What to report if you work and receive Social Security disability

If you receive Social Security because of a disability, you or your representative must tell us right away if any of the following occur:

- You start or stop work.
- You reported your work, but your duties, hours, or pay change.
- You start paying expenses for work because of your disability.

You can report changes in your work by phone, mail, or in person. You can find your local office on our website at **www.ssa.gov/locator**. You may use *my* Social Security to report your monthly wages online at **www.ssa.gov/myaccount**. We'll give you a receipt to confirm your report. Keep this receipt with all of your other important papers from Social Security.

If you lose your job

If you lose your job during a trial work period, your benefits aren't affected. If you lose your job during the 36-month extended period of eligibility, call us, and we'll reinstate your benefits as long as you're still disabled.

Special rules for workers who are blind

If you're blind, and you work while receiving Social Security benefits, there are special rules:

- You can earn up to \$2,190 a month in 2021 before your earnings may affect your benefits.
- If you earn too much to receive disability benefits, you're still eligible for a disability "freeze." This means we won't count those years in which you had little or no earnings because of your disability when figuring your future benefits.

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

SSI work incentives at a glance

(For Social Security disability rules see **"Social Security work incentives at a glance"**)

Continuation of SSI — We pay SSI benefits to people who are age 65 or older, as well as others who are blind or disabled, and who have limited income and resources. If you're 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 restart your benefits. You won't 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 need certain items and services to assist you. For example, because of your medical condition, you may need to take a taxicab, paratransit, special bus, or other type of transportation to work instead of public transportation; or you may have to pay for counseling services. We may be able to deduct these expenses from your monthly earnings before we decide if you're still eligible for benefits.

Students with disabilities — If you're under age 22, go to school, or regularly attend a training program, we don't count some of your earnings. This is known as Student Earned-Income Exclusion (SEIE). In 2021, we don't count up to \$1,930 of your earnings a month (maximum of \$7,770 for 2021) when we calculate your SSI benefit.

Plan to Achieve Self-Support (PASS)

The purpose of a PASS — The plan can help you get items, services, or skills you need to reach your work goals. Your work goal should reduce your dependence on SSI or help you leave the Social Security disability or SSI rolls. Any money you use to help achieve your work goal won't count when we figure out how your current income and resources affect your benefits. For example, you could set aside money to go to school to get training for a job or to start a business. You can also use money you save for:

- Transportation to and from work.
- Tuition, books, fees, and supplies needed for school or training.
- Child care.
- Attendant care.
- Employment services, such as job coaching and resume writing.
- Assistive technology used for employment-related purposes.
- Supplies to start a business.
- Equipment and tools to do the job.
- Uniforms, special clothing, and safety equipment.

How to set up a plan — The plan must be in writing, and Social Security must approve it. To start, contact your local Social Security office for an application (Form SSA-545-BK) or go online at www.ssa.gov/online/ssa-545.html. Then, follow the steps below to set up your plan:

1. Decide what your work goal is. For example, your work goal might be to get a job you want, and that you think you'll be able to do, when you complete your plan. We can refer you to a vocational rehabilitation counselor who can help you figure out your work goal. Other third parties can help you, too. You can also set up a plan to cover the costs of vocational services (including testing, vocational services, and business planning).
2. Indicate all the steps you need to take to reach your goal and how long you'll need to complete each step.
3. Decide what items or services you'll need to reach your goal. Your plan must show how an item or service will help you reach your goal. For example, if you want to work in a restaurant, you may need training to learn to cook. If you want to become a computer programmer, you may need a college degree. If you want to start your own business, you may need to buy equipment.
4. Get several cost estimates for the items and services you need. We'll only approve reasonably priced items and services.

5. Find out how much money you'll have to set aside each month to pay for these items and services. If you're setting aside income for your plan, your SSI payment usually will increase to help you meet your living expenses. We can estimate what your new SSI amount will be if we approve your plan.
6. Tell us how you'll keep your plan's funds separate from any other money you have. The easiest way to do this is to open a separate bank account for the money you save under your plan.
7. Complete ALL the questions on the Form SSA-545-BK, sign it, and date it. Make sure that your correct address and phone number are on the form.
8. Take or mail your completed form to your local Social Security office.

If you need help writing your plan, someone at your local Social Security office can either help you or refer you to a local organization that will help you.

If your work goal is to be self-employed

Include a detailed business plan with your application if you want to start your own business. Your business plan should include complete explanations for all these:

- What type of business you want to start (for example, a restaurant, a print shop).
- Where you'll set up your business (for example, rent a store, share space).

- Your hours of operation.
- Who your customers, suppliers, and competitors will be.
- How you'll advertise your product or service.
- What items and services you'll need to start the business.
- What these items and services will cost.
- How you are going to pay for these items and services.
- Your expected earnings for the first four years of the business.

We encourage you to talk to someone who can help you write your business plan. This could be someone from either the Small Business Administration or Service Corps of Retired Executives, a vocational counselor, a local banker, or anyone else familiar with helping people start a business. You can include any costs for this help in your plan.

Social Security must evaluate your plan — After you submit your application, a Social Security PASS Specialist will do the following:

- Review the plan to make sure it's complete.
- Decide if your plan will give you a good chance of reaching your goal.
- Decide if the expenses listed are necessary to reach your goal and if they're reasonably priced.
- Decide if your plan needs any changes and discuss them with you.

- Send you a letter to let you know if we approve or deny your plan.

If we approve your plan — A PASS Specialist will contact you periodically to make sure that you're following your plan to reach your goal. Make sure that you keep receipts for the items and services you have bought under the plan.

If we deny your plan, you may appeal — If we don't approve your plan, you have a right to appeal the decision. The letter you receive will explain your appeal rights and tell you how to file an appeal. You may also present a new plan to us.

If we approve your plan, you can make changes — If you later decide to change your plan, you may do so. However, you must get approval from Social Security before you make any changes. Tell us in writing what changes you want to make, such as a change in the money you set aside each month or a change in the expenses you'll have. Include the reason for the change. The PASS Specialist will review the changes and let you know if we approve them. Tell us as soon as possible about changes that affect your plan.

Let us know if you can't complete your plan — Contact your Social Security office if you decide that you can't continue with your plan. The PASS Specialist may be able to help you make some changes to your plan to reach your goal. Or, you may write a new plan with a new work goal.

If you don't complete your plan, we'll start counting the income or resources that you were setting aside for your plan when we figure your monthly SSI benefit. That means that your SSI payment probably will go down or stop. If you wait too long to tell us that you stopped working on your plan, you may get too much SSI. Then, you may have to pay back the SSI payments you received since you stopped working on your plan. Remember, you may also choose to write a new plan with a new work goal.

For more information about a PASS and to find examples, read the following free publications at www.ssa.gov/pubs:

- *Working While Disabled—A Guide to Plan to Achieve Self-Support* (Publication No. 05-11017).
- *The Red Book*, a guide to our employment support programs (Publication No. 64-030). You can also visit the *The Red Book* online at www.ssa.gov/redbook/eng/resources-supports.htm.

How your earnings affect your SSI payments

We base your SSI payments on how much other income you have. When your other income goes up, your SSI payments usually go down. When you earn more than the SSI limit, your payments will stop for those months. Your payments will start again for any

month your income drops to less than the SSI limits. Be sure to tell us if your earnings drop, or if you stop working.

If your only income is SSI and the money you make from your job, we don't count the first \$85 of your monthly gross earnings. Each month, we reduce your SSI benefits 50 cents for every dollar that you earn over \$85.

Example: *You work and earn \$1,000 in a month; and your only income comes from your earnings and your SSI.*

\$1,000

-\$85

\$915 divided by 2 = \$457.50

We would reduce your SSI payment by \$457.50.

Note: *If you are eligible for a plan to achieve self-support that allows you to use money and resources for a specific work goal, these funds might not count when we figure out how your current income and resources affect your benefits.*

What to report if you work and receive SSI

If you get SSI, you must let us know right away when any of the following occurs:

- You start or stop work.
- Your duties, hours, or pay change.
- You start paying expenses for work because of your disability.

You must report your monthly earnings by any of the following ways:

- Sign in to your *my* Social Security account and submit your monthly paystub information online.
- Use the toll-free automated wage reporting telephone system or mobile wage reporting application.
- Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing, by the 6th day of the next month.
- Mail or bring your pay stubs to your local Social Security office by the 10th day of the next month.

You can find your local office on our website at ***www.ssa.gov/locator***. We'll give you a receipt to confirm your report. Keep this receipt with all your other important papers from Social Security.

Most people can report wages using one of our automated wage reporting systems. Reporting monthly wages electronically saves you paper, postage, and time, because you don't need to copy, fax, or mail wage evidence to the local office. Contact Social Security to enroll.

For more information on reporting earnings, read *Reporting Wages When You Receive Supplemental Security Income (SSI)* (Publication No. 05-10503).

How long your Medicaid will continue

In general, if work income causes your SSI to stop, 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. 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 meet all of the following:

- You need it to be able to work.
- You are unable to afford similar medical coverage without SSI.
- You are still disabled.
- You meet all other requirements for SSI eligibility.

If you qualify for Medicaid under these rules, we'll review your case periodically to see if you're still disabled or blind and still earning less than your state's allowable level.

Contacting Social Security

The most convenient way to do business with us from anywhere, on any device, is to visit www.ssa.gov. There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and request a replacement Social Security card (if you have no changes and your state participates).

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

Notes



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Social Security Administration | Publication No. 05-10095
ICN 468625 | Unit of Issue — HD (one hundred)
January 2021 (Recycle prior editions)
Working While Disabled: How We Can Help
Produced and published at U.S. taxpayer expense