



Social Security

Working While Disabled—How We Can Help

2015

www.socialsecurity.gov

Contacting Social Security

Visit our website

At our website, www.socialsecurity.gov, you can:

- Create a **my Social Security** account to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, and more.
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Get the address of your local Social Security office;
- Request a replacement Medicare card;
- Find copies of our publications; and
- Get answers to frequently asked questions.

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

Call us

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.

We provide general information by automated phone service 24 hours a day. You can also use this automated response system to tell us a new address or request a replacement Medicare card. We can answer your case-specific questions from 7 a.m. to 7 p.m., Monday through Friday. You'll generally have a shorter wait time if you call after Tuesday.

We treat all calls confidentially, and a second Social Security representative monitors some telephone calls, because we want to make sure you receive accurate and courteous service.

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Getting disability benefits? We can help you get to work

If you're getting disability benefits, we have good news for you. Social Security's work incentives and Ticket to Work programs can help you if you're 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 can't 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.

Social Security and SSI have different rules. We describe the rules under each program in this booklet. Social Security incentives begin on page 6, and SSI incentives start on page 10.

If you're receiving Social Security or SSI, 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 may also help you if you'd like to work. You can receive free vocational rehabilitation, training, job referrals, and 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, we have a Ticket to Work Help Line that lets you talk with us about work, benefits, or our work incentive programs. Just call **1-866-YOURTICKET (1-866-968-7842)**, Monday through Friday between 8 a.m. and 8 p.m. EST. If you're deaf or hard of hearing, you may call our TTY number, **1-866-833-2967**. Or you can call our toll-free number and ask for *Your Ticket To Work* (Publication No. 05-10061).

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

Social Security work incentives at a glance

(The SSI program rules begin on page 10.)

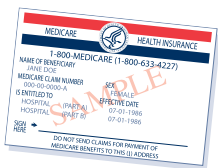
Trial work period—The trial work period allows you to test your ability to work for at least nine months. During your trial work period, you'll receive your full Social Security benefits regardless of how much you're earning as long as you report your work, and you continue to have a disability. In 2015, a trial work month is any month your total earnings are over \$780. If you're self-employed, you have a trial work month when you earn more than \$780 (after expenses) or work 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 aren't "substantial." In 2015, we consider earnings over \$1,090 (\$1,820 if you're blind) to be substantial. During a trial work period, a new application or disability decision aren't necessary to get your Social Security disability benefit.

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, you may have to pay for certain items and services for which people without disabilities don't pay. For example, because of your medical condition, you may need to take a taxi to work instead of taking 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 \$1,090 a month or your benefits will stop. But, 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 \$1,090 before they affect your benefits. This substantial earnings amount usually increases each year.

Your work expenses may include the costs of any items or services you need to work, even if they are also useful in your daily living. Examples include co-payments 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.

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:

- You start or stop work;
- You reported your work, but your duties, hours, or pay change; or
- 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.socialsecurity.gov. 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 your Social Security benefits, there are special rules:

- You can earn up to \$1,820 a month in 2015 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 that we won't 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 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

(The Social Security disability rules begin on page 6.)

Continuation of SSI—We pay SSI benefits to people who are age 65, blind, or disabled, and who have little income or 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 have to pay for certain items and services for which people without disabilities don't pay. For example, because of your medical condition, you may need to take a taxi to work instead of taking 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. In 2015, we don't count up to \$1,780 of your earnings a month (maximum of \$7,180 for 2015) when we calculate your SSI benefit.

Next, we devote an entire section to explain an important SSI work incentive, the plan to achieve self-support, or PASS, program.

Plan to achieve self-support (PASS)

The purpose of a plan to achieve self-support is to 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;
- Child care;
- Attendant care;
- Employment services, such as job coaching and resume writing;
- Supplies to start a business;
- Equipment and tools to do the job; or
- 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). Then, follow the steps below to set up your plan:

1. Decide what your specific 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. Find 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. Include a detailed business plan with your application if you want to start your own business. Your business plan should explain:
 - What type of business you want to start (for example, a restaurant, a print shop, etc.);
 - Where you'll set up your business (for example, rent a store, share space, etc.);
 - 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're going to pay for these items and services; and
 - Your expected earnings for the first four years of the business.

NOTE: *We encourage you to talk to someone who can help you write your business plan. This could be someone from the Small Business Administration, Service*

Corps of Retired Executives, a vocational counselor, a local banker, or anyone else familiar with helping people to start a business. You can include any costs for this help in your plan.

8. 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.

9. Take or mail your completed form to your local Social Security office.

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

Social Security must evaluate your plan—After you submit your application, a Social Security plan expert will:

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

If we approve your plan, the expert 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. The expert will review the changes and let you know if we approve them. Tell us as soon as possible about any changes that might 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 plan expert may be able to help you make some changes to your plan to still 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.

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. 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 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 earnings. Each month, we reduce your SSI benefits 50 cents for every dollar over \$85 that you earn.

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

\$1,000

-\$85

\$915 divided by 2 = \$457.50

We would take \$457.50 from your SSI payment.

You may be eligible for a plan to achieve self-support that allows you to use money and resources for a specific work goal. These funds don't 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:

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

You must report your monthly earnings by:

- Calling 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; or
- Mailing or bringing 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.socialsecurity.gov**. We'll give you a receipt to confirm your report. Keep this receipt with all of your other important papers from Social Security.

Most people with telephone access can report wages using our automated wage reporting system. Reporting monthly wages by phone 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, 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, however, you can have more income and keep your Medicaid. In most states, for your Medicaid to continue, you must:

- Need it to be able to work;
- Be unable to afford similar medical coverage without SSI;
- Still be disabled; and
- 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.

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