

Receiving Social Security Benefits?

Worried about what happens to your benefits when you work?

If you receive Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI), knowing the facts about work incentives and employment supports allows you to remain in control of your finances and health care during your transition to work and financial independence.

Get the FACTS!

The MYTHS:

- If I go to work, I'll lose my cash benefits
- If I go to work, I'll lose my Medicaid or Medicare
- If I go to work and have to stop because of my disability, I won't be able to get back on benefits

The FACTS:

- There are employment supports in place to ensure you don't lose cash benefits prematurely
- There are Medicaid Works and Medicare programs designed specifically for people with disabilities who work
- If you have to stop working because of your disability, you can reinstate your benefits without a new application

Did you know?

- You can earn up to **\$75,000** this year (2015) ***and*** have Medicaid. **With the Medicaid Works program, YOU CAN!**
- You can continue to receive Medicare while employed.
- You may be able to keep Medicaid and/or Medicare along with your private health insurance.

Want to know more? Talk to your counselor or local Work Incentives Specialist Advocate (WISA) or local Work Incentives Planning and Assistance (WIPA) project about resources for benefits planning.

For specific information on the Ticket to Work program, ask your counselor for a copy of DAR's Beneficiary Fact Sheet on the Ticket to Work Program.

Supporting Your Journey to Financial Independence!

You may have heard people say “*you’ll lose your cash benefits if you go to work.*” This is a common misconception. In fact, Social Security Administration has employment supports and work incentives designed to help you transition to the world of work and self-sufficiency without losing your benefits prematurely.

SSI Employment Supports and Work Incentives:

- General and Earned Income Exclusions
- Impairment Related Work Expenses (IRWEs)
- Blind Work Expenses (BWEs)
- Plan to Achieve Self-Support (PASS)
- Student Earned Income Exclusion (SEIE)
- 1619B

SSDI Employment Supports and Work Incentives:

- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Grace Period
- Impairment Related Work Expenses (IRWEs)
- Subsidies and Special Conditions
- Unsuccessful Work Attempt (UWA)
- Averaging
- Medicare for Persons with Disabilities who Work
- Continuation of Medicare

Employment Supports and Work Incentives for Both SSI and SSDI:

- Section 301: Continued Payment Under VR or Similar Program
- Expedited Reinstatement (EXR)
- Ticket to Work (TTW)
- Medicaid Works Program

For more information about these employment supports and work incentives, go to:

www.ChooseWork.net

www.SSA.gov/redbook

Interested in accessing webinars about these work incentives? Go to:
<http://www.ssa.gov/socialmedia/webinars/index.html>
