



How to Go to Work

Questions and Answers About Disability Benefits

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Last revised: November, 2007

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Quick Tips

- You can go to work, even if you get a disability check.
- Social Security offers programs to help you go to work without losing your Social Security benefits.
- If you get Supplemental Security Income (SSI) and go to work, you may be able to keep your medical card.
- If you are on a Medicaid waiver and go to work, you can keep your medical card.
- There are many agencies that can help you get what you need to go to work.
- You can find the answers to many of your questions at www.ssa.gov.



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Can I get a disability check and still work?

Everybody knows that if you get disability, you're not allowed to work, right? Most people think that if you get a monthly disability check from Social Security it is because you proved to Social Security that you can't work. Right?

Well, the answer is yes and no. To get disability benefits, you had to show that you have a condition that makes it very difficult for you to work. But Social Security also wants you to try to work

if you think you can. So Social Security offers several “work incentives” or “employment supports.” These are ways to help you to try to go to work.

This booklet describes some of those. It also gives you information about Social Security’s two different disability benefit programs: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). The two programs have different rules for how Social Security treats your work income. And each has different types of employment supports or work incentives.

How does Social Security Disability Insurance work?

How do I get benefits?

Social Security Disability Insurance (SSDI) benefits are for people who have worked. You can qualify for SSDI if you are disabled and you paid enough taxes into the Social Security Trust Fund. (On your paycheck stub, that’s what the letters “FICA” or the words “Social Security Tax” mean.) If you paid into the Trust Fund long enough, you’ll be eligible for SSDI. If you are over 31, you must have paid in 5 out of 10 years. If you are under 31, you must pay in for at least half the years between your current age and age 21. For example, at 29 you must have paid in for at least 4 years.

Another way to qualify for SSDI is if you are an “Adult Disabled Child.” You must be at least 18 years old, have a disability, and one of your parents must have paid enough into the Social Security Trust Fund. In addition, that parent must now be retired, drawing disability benefits, or dead.

The amount of your monthly SSDI check will depend on how much money you (or your parent) paid in Social Security taxes. If your monthly benefit is less than the Supplemental Security Income (SSI) payment you may be able to get SSI, too. The SSI benefit would be the difference between how much SSI pays and how much you get from SSDI. In 2008, SSI will pay \$637 a month so if your SSDI check is less than \$637, you would receive enough SSI to make your total monthly benefit \$637. These amounts change every year, so check with Social Security for the correct amount.



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If I work, how much can I make?

If you get SSDI, you may earn income, but you must tell Social Security that you are working and how much you are making each month. You must report the full amount each month (gross), not the amount after taxes (net).

Working may cause Social Security to review your disability status to see if you are still disabled. However, if you are using Ticket to Work (see page 10), working cannot cause you to lose your disability status.

What is a Trial Work Period?

To see if you can successfully return to work, Social Security will give you a trial work period. During the trial work period, you will continue to receive your SSDI check. You can earn as much as you are able for up to 9 months in a 60-month period (5 years). The 9 months don't have to follow one right after the other. For example, if you worked 2 months in 2001, 3 months in 2002, none in 2004 and 4 months in 2005 you would have worked 9 months in a 60-month period.

Also, Social Security won't count the month, unless you earn more than a certain amount. In 2008, the amount is \$670 in a month before taxes. In 2007, it was \$640 per month. The amount changes slightly each year, so check with Social Security for the correct one.

After your trial work period is over, you may work for 36 months and still receive benefits for any month you don't have substantial earnings. In 2008, Social Security considers earnings substantial if you earned \$940 or more a month. If you are blind, you can earn more: substantial earnings are \$1,570 or more a month. (These amounts change every year, so check with Social Security for the correct ones.) At the end of 36 months, Social Security will stop giving you an SSDI check.



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How does Supplemental Security Income work?

How do I get benefits?

Supplemental Security Income (SSI) is for people who have a disability and have never worked or did not pay in enough to the Social Security Trust Fund. SSI pays a set amount each month. In 2008, the amount for one person is \$637. For a couple living together, including same sex couples, their total monthly cash benefits can't be more than \$956. However, Social Security considers two people of the same sex living together to be roommates, unless informed otherwise.

Social Security will count your resources when figuring out how much to pay you. If you have too many resources, you won't qualify. Resources are things such as bank accounts, cars, and property. The resource limit in 2008 is \$2,000 for one person and \$3,000 for a couple. Some resources, such as your home or a burial plan, are not counted. (These amounts may change from year to year, so check with Social Security for the correct ones.)

Social Security will also count if someone else gives you money or something of value to help you live (food, a place to live rent-free). Social Security will reduce your check to offset that gift. This is called "deeming," which means Social Security assumes that the gift paid some of your expenses.



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If I work, how much can I make?

If you get SSI, you can earn income, but you must always tell Social Security that you are working and how much you earn. You must report the full amount each month (gross), not the amount after taxes (net). If you don't, when Social Security learns that you have been drawing a full benefits check while working, you may have to pay back some to Social Security.

Social Security does not count the first \$65 you earn each month. You keep all of it, as well as your monthly disability check. Also, if you have any type of unearned income, such as a gift or SSDI, Social Security doesn't count the first \$20 of that each month. After that, for each \$2 you earn, Social Security will take out \$1 from your monthly benefits check. This means that in 2008 you can earn up to \$1,359 before you totally lose your SSI cash benefit. This is a lot more money than the 2008 SSI monthly benefit check, which is only \$637. (These amounts may change from year to year, so check with Social Security for the correct ones.)

However, working may cause Social Security to review your disability status to see if you are still disabled. But if you are using Ticket to Work (see page 10), working cannot cause you to lose your disability status.

Will I lose my medical card if I work?

One of the biggest fears of people who get SSI is that they'll lose their Kentucky Medicaid card if

they go to work. In Kentucky, you get a medical card when you get SSI. Many people believe that if they don't get an SSI check each month, Medicaid won't cover them. That's not true.

If you are working and still receiving even \$1 of SSI each month, you will keep your medical card.

Also, through Social Security's 1619(b) program, Kentucky Medicaid will allow you to keep your medical card even if you no longer receive a monthly SSI check. If you are earning less than \$24,771 per year in 2007 and want to keep Medicaid, you need to ask your Social Security worker to tell Kentucky Medicaid that you are working but no longer receiving a monthly check. (This amount changes slightly from year to year, so check with Social Security for the correct one.)

You may even be able to earn more than \$24,771 and still keep your medical card, if you have very high medical expenses. Talk to your Social Security worker about it. You should take your bills to the Social Security office to prove your expenses.

Are there other employment supports?

SSI and SSDI supports

Some employment supports or work incentives apply to persons who receive either SSI or SSDI.

Impairment-Related Work Expenses (IRWEs)

Social Security will deduct the costs of certain disability-related items and services that you need to have to work. For example, if you use a service animal, you could deduct the cost of the animal's food, shots and veterinary care. Impairment-Related Work Expenses can include medicines, therapies, diagnostic procedures, and durable medical equipment, such as wheelchairs. It also includes home modifications, such as ramps and railings, which you need in order to leave or enter your home. It includes work-related assistance (a personal care attendant, for example). It doesn't matter to Social Security if those items or services are also used outside of work.

Subsidy

If it costs your employer more to hire you than the value of that position, Social Security will pay the extra cost to your employer as a work incentive. If some other agency or individual pays the subsidy, it is called "special conditions." Usually, a special conditions subsidy is paid by Vocational Rehabilitation or some other government agency.

SSI supports

There are several other employment supports or work incentives for people who get SSI benefits.



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Student Earned Income Exclusion

Social Security won't count up to \$1,550 of your monthly income (or up to \$6,240 for the entire year) if you are

- Under 22
- Regularly attending school

Plan to Achieve Self-Support (PASS)

With a PASS, you can set aside income or resources for a specific time to go to school, start work, or start a business. For example, you might want to save money to buy a car to get to work. Or you might want to save money to pay to go to cooking school. Social Security doesn't count the money you set aside in a PASS against you when it figures your monthly SSI payment. Also, it doesn't count the money you set aside as a resource. A PASS can help you establish or keep SSI eligibility. But once you set up a PASS, you can only touch the money for the purposes you named. Otherwise, Social Security will penalize you.

To get help to write a PASS of your own, call the Benefits Plus Hotline at (888) 813-8652 or TTY (888) 813-8652. The Hotline will refer you to a Benefits Planning, Assistance, Outreach (BPAO) program where you live (see page 12). The BPAOs can help you write a PASS proposal. You can also call your local Social Security office for help.

Once your PASS is written, you should submit it to PASS at P.O. Box 830684, Birmingham, AL 35283-0684. You can also reach the PASS specialists in this office at (800) 254-9489 or fax them at (205) 801-3367. Your PASS is more likely to be approved quickly if you are very specific about your expenses and needs.

Property Essential to Self Support (PESS)

Social Security won't count any property that you bought as a resource if it will be used to help you work. You can buy tools or equipment. You can also buy real estate if you are using it to house a business.

What is the Ticket to Work?

Ticket to Work is another program that helps people who get SSI or SSDI to try to go to work. Social Security sent Ticket information to everyone between 18 and 65 who gets a monthly disability check. If you don't have the information any more or you have questions, please contact MAXIMUS toll-free Ticket to Work at (866) 968-7842 or (866) 833-2967 (TDD). You can also visit the Ticket to Work web site at www.yourtickettowork.com.

You can use your ticket to sign up for help from one of the Kentucky employment networks. There are 18 in Kentucky, including the Office of Vocational Rehabilitation. At the employment network you will make a plan to get and keep a job. You can find an employment network by visiting www.yourtickettowork.com/endir. You can also call MAXIMUS toll-free at (866)

968-7842 and ask to speak with an employment network marketing coordinator.

If you use your Ticket to Work, Social Security won't do a continuing medical disability review while you are working. Also, if you are an SSDI beneficiary and use your Ticket to go into work, you will be able to continue on Medicare for over 9 years.

Another incentive is called "Expedited Return." This means that if you use the Ticket to go to work—and you don't like the job or the workplace (or it doesn't like you)—you can leave work and quickly go back to receiving a monthly disability check.

Can I work while on a Medicaid waiver?

Many people believe that you can't work if you're on a Medicaid waiver. That's not true—people can work. However, if you are on the Acquired Brain Injury Waiver (ABI) or the Home and Community Based Waiver (HCB), you might not be able to keep most of the money you earn. You must pay most of the income you earn to your Medicaid services provider. Generally, you can keep the first \$85 of your wages each month. The rest goes to the provider.

If you are on the Supports for Community Living waiver (SCL), you can keep more of your income. In addition to the first \$85, you can keep one-half of the rest since Medicaid usually considers it to be "therapeutic." You won't risk losing your waiver because you make too much money.

Who can help me with work issues?

Protection and Advocacy (P&A)

Protection and Advocacy provides rights training and legal advocacy to people with disabilities who are trying to go to work. It also can teach you how to advocate for yourself. Protection and Advocacy can help if you are being discriminated against. It operates statewide, and can be called toll-free at (800) 372-2988 (Voice/TTY).

Office of Vocational Rehabilitation (OVR)

The Office of Vocational Rehabilitation is a state agency with offices around Kentucky. It helps people with disabilities get job counseling, training, and supports. One of its programs is “Supported Employment” where Vocational Rehabilitation gives you a job coach and a lot of on-the-job-support. Contact Vocational Rehabilitation at (502) 564-4440 (Voice/TTY).

Work Incentives Planning and Assistance (WIPA)

This program helps people who get SSI or SSDI to make informed decisions about how work will affect their benefits. This includes Social Security, food stamps, Section 8 housing vouchers, veterans’

benefits, and Medicaid. Every part of the state will be served by one of the WIPA counselors. Call the Center for Accessible Living in Louisville at (502) 589-6620, or Independence Place in Lexington at (859) 266-2807. The statewide toll-free telephone number in Kentucky is (888) 813-8497.

Centers for Independent Living

The Centers for Independent Living (CILs) provide services to help people with disabilities become more independent. The names and addresses of the Centers are listed on the next page. Their services include

- Advocacy
- Independent living skills training
- Information and referral
- Peer counseling

The Centers for Independent Living can help you find and keep a job by

- Helping to prepare a resume
- Teaching interviewing skills
- Providing training on and access to computers
- Providing internet access
- Helping to develop jobs and providing job leads

Some Centers provide sign language interpreters for hire. Some can give you financial help to live



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independently, such as money to hire a personal care attendant (but there is a very long waiting list). Some Centers can build a home access ramp for you. Others can loan you equipment.

One of the Centers for Independent Living in Kentucky is the Social Security Work Incentives Planning and Assistance program (WIPA—see page 12): The Center for Accessible Living in Louisville can help you to make informed decisions about how working will affect your SSI, SSDI and other public benefits.

BEST Center for Independent Living, Inc.

624 Eastwood Avenue

Bowling Green, KY 42103

(270) 796-5992

Use Relay Service

(270) 796-6630 Fax

E-mail: bestcil@bellsouth.net

Web: www.bestcil.org

Disability Coalition of Northern Kentucky

1032 Madison Avenue

Covington, KY 41011

(859) 431-7668

(800) 648-6057 TTY

(859) 431-7688 Fax

E-mail: dcnky@fuse.net



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The Center for Independent Living Options (Satellite)

3031 Dixie Highway, Suite 103
Edgewood, KY 41017
(859) 341-4346
(859) 341-1252 Fax

Pathfinders for Independent Living, Inc.

105 East Mound Street
Harlan, KY 40831
(606) 573-5777 Voice and TTY
(606) 573-5739 Fax
E-mail: pathfinders@harlanonline.net

Independence Place, Inc.

836 Euclid Avenue, Suite 101
Lexington, KY 40502
(859) 266-2807 Voice and TTY
(800) 648-6056 Voice and TTY
E-mail: info@independenceplaceky.org

Center for Accessible Living

305 West Broadway, Suite 200
Louisville, KY 40202
(502) 589-6620 Voice and TTY
(502) 589-3980 Fax
E-mail: www.calky.org/guest.html
Web: www.calky.org

Center for Accessible Living

1051 North 16th Street, Suite C
Murray, KY 40271
(270) 7589-6620 or
(888) 261-6194
(270) 767-0549 TTY
(270) 753-7729 Fax
E-mail: www.calky.org/guest.html
Web: www.calky.org

**Call the Kentucky Protection and Advocacy office at (800) 372-2988
for more help or visit our web pages at www.kypa.net.**

Notes

**Protection and Advocacy produced
How to Go to Work—Questions and Answers About Disability Benefits
with a grant from the United States Social Security Administration.**

**The Social Security Administration has reviewed this publication for
technical accuracy only. However, this should not be
considered an official SSA document.**