Benefits Counseling and the Path to Employment

If you receive Social Security disability benefits (**SSDI/SSI**) and are considering returning to work — or maybe working for the first time — chances are you're wondering how that extra income will affect your benefits. For example:

- Will the amount of your monthly benefit change?
- Will your benefit immediately stop?
- Will you lose your **Medicare** or **Medicaid**?

Well, good news! There are a number of resources that can help you make an informed decision about whether working is the right choice for you. Benefits counseling is a great place to start.

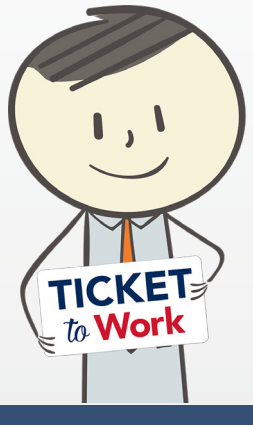
What is benefits counseling?

Benefits counseling is a free service offered by many Ticket to Work (Ticket) program service providers to explain how working will affect your federal and state benefits, including:

- SSDI and SSI
- Housing assistance
- Supplemental Nutrition Assistance Program (SNAP)/food stamps
- Healthcare benefits, including Medicare and Medicaid

What is the Ticket to Work program?

Social Security's **Ticket** program supports career development for people ages 18 through 64 who receive Social Security disability benefits (SSI or SSDI) and want to work. The Ticket program is free and voluntary. It helps people with disabilities move toward financial independence and connects them with the services and support they need to succeed in the workforce.



Through benefits counseling, you may learn about additional federal and state programs for which you are eligible. Your counselor can then refer you to the right resource for assistance or help you to apply.

Your Benefits Counselor will explain how earnings from work will affect your Social Security benefits and how Social Security **Work Incentives** can enable you to ease the transition to work without immediately losing your benefits. They will also explain the importance of **reporting your wages** to Social Security to help avoid benefit **overpayments**.

You can learn about **Work Incentives** on your own, but a Benefits Counselor can offer you expert guidance based on your specific circumstances.

How do I find a Benefits Counselor?

The Ticket program offers you a choice of more than 700 **service providers**. Some providers serve people nationwide while others work at the regional or local levels. Many of these providers offer access to benefits counseling in addition to other employment support services:

- **State Vocational Rehabilitation (VR) agencies** offer more significant and intensive services, such as training, education and medical rehabilitation along with career counseling and job placement assistance.
- **Employment Networks** (EN) are private or public organizations that can help with career counseling, job search assistance and continued support after you get a job.

A third type of provider, **Work Incentives Planning and Assistance (WIPA) projects**, are organizations funded by Social Security to provide free benefits counseling to all Social Security beneficiaries, regardless of whether they are participating in the Ticket program. WIPA projects are staffed by Community Work Incentive Coordinators (CWIC). CWICs provide individualized, in-depth counseling about working, earning more money and how working may affect your Social Security, healthcare and other public benefits.

Working with a WIPA can help you:

- Understand the potential benefits of employment and dispel the **myths** about working
- Understand specific Work Incentives and how they apply to you
- Understand the services provided by a State VR agency or an EN, and how they might best fit your needs
- Decide whether the Ticket program is the right path for you to achieve your employment goals and attain financial independence

Who is eligible for WIPA services?

Working with a WIPA is often a first step for beneficiaries who want to go to work. You can work with a WIPA project if you:

- Are working
- Have a job offer pending
- Are actively interviewing for jobs
- Had an interview in the past 30 days
- Have a job interview scheduled in the next 2 weeks
- Are a veteran, or
- Are age 14 - 25, (even if you are not actively pursuing work)

Learn more

You can connect with the Ticket program and find a service provider that offers benefits counseling in 2 ways:



- Call the **Ticket to Work Help Line**. Customer service representatives are available Monday through Friday, 8 a.m. – 8 p.m. ET, at 1-866-968-7842 or 1-866-833-2967 (TTY). They can answer many of your questions about disability benefits and Social Security Work Incentives and send you a list of providers that serve your area.
- Use the Ticket to Work **Find Help** tool to search for service providers on your own. If you're not sure what type of service provider fits your needs, the Guided Search will take you through a series of questions to help you determine what types of services and supports may be best for you. Once the tool generates a list of service providers, you can use the filters to narrow results to include providers based on services offered like benefits counseling, languages spoken, disabilities served and more.

Meet Chris



We introduced you to Chris. As a result of a car accident, Chris experienced quadriplegia and received SSDI for a decade. Then, Chris decided to build a different future — one centered on employment. He hopes to eventually earn enough so that he no longer depends on Social Security benefits. His **story** of progress toward financial independence through work is, like many, marked by occasional detours and setbacks. But, he had the support of a Benefits Counselor and his EN every step of the way.

To view online and access the resources linked in this fact sheet, please visit: https://choosework.ssa.gov/library/fact-sheet-benefits-counseling.

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