Social Security Administration Disability Benefits:

DEBUNKING THE MYTHS ABOUT HOW WORK IMPACTS BENEFITS

MYTH #1: People with disabilities will lose their Social Security benefit(s) if they work.

THE TRUTH: People with disabilities will ALWAYS have more money by working and will not lose their SSA benefits thanks to Work Incentives!

YOU CAN WORK! While some people might see a reduction in their cash payment, they do not have to choose between benefits and working. The Social Security Administration (SSA) has two different disability benefits: Supplemental Security Income (SSI) and Title II which include Social Security Disability Insurance (SSDI), Disabled Adult Child (DAC), and Disabled Widow/er Benefit (DWB). Learn more.

THE SSA OFFERS WORK INCENTIVES. These are special rules that make it possible for people with disabilities receiving SSI and/or SSDI to work and still receive monthly payments and Medicare or Medicaid. Below are hyperlinked rules that apply under each SSA disability benefit program. Check them out!

SSI Work Incentives

1. Blind Work Expenses
2. Earned Income Exclusion
3. Student Earned Income Exclusion
4. Plan to Achieving Self-Support
5. Property Essential to Self Support
6. Special SSI Payments for People Who Work
7. Special Benefits for People Eligible Under Section 1619 (a) or (b)
8. Reinstating Eligibility Without a New Application

SSDI Work Incentives

1. Trial Work Period
2. Extended Period of Eligibility
3. Continuation of Medicare coverage
4. Medicare for People With Disabilities who Work
5. Protection From Medical Continuing Disability Reviews

SSDI & SSI Work Incentives

1. Impairment Related Work Expenses
2. Subsidies and Special Conditions
3. Unincurred Business Expenses
4. Unsuccessful Work Attempts
5. Continued Payments Under a Vocational Rehabilitation Program
6. Expedited Reinstatement (EXR)

FREE BENEFITS COUNSELING IS AVAILABLE. Do not fear! WIPA is here! The SSA funds the Work Incentive Planning and Assistance Program (WIPA) nationwide. This program has Benefits Counselors called Community Work Incentive Coordinators (CWIC). They are trained and certified experts on how your state and federal benefits are impacted by working. Only a CWIC should provide individualized benefits counseling. They are qualified to do this work. Be sure to rely on the experts. They are here to help you! Not sure what to ask them? See below.

QUESTIONS TO ASK A CERTIFIED BENEFITS COUNSELOR (i.e. CWIC)

1. How will work affect my benefits?
2. What will happen to my medical assistance if I start to work?
3. How often do I need to report my income to SSA?
4. If I lose my benefits because of work, will I be able to get them back?
5. If I go to work, will my dependents lose their benefits?

Your Benefits Counselor will be able to answer these and any other questions you might have. It is important for you to know that there are many ways to make work possible.

WHERE CAN I FIND A CERTIFIED BENEFITS COUNSELOR (i.e. CWIC) IN ILLINOIS?

Please contact the Illinois Assistive Technology Program (IATP) at 1-800-852-5110 if you live in the following counties: Alexander, Bond, Calhoun, Champaign, Christian, Clark, Clay, Clinton, Coles, Crawford, Cumberland, De Witt, Douglas, DuPage, Edgar, Edwards, Effingham, Fayette, Ford, Franklin, Gallatin, Greene, Grundy, Hamilton, Hardin, Iroquois, Jackson, Jasper, Jefferson, Jersey, Johnson, Kane, Kankakee, Kendall, Lake, Lawrence, Livingston, Logan, Macon, Macoupin, Madison, Marion, Massac, McHenry, McLean, Monroe, Montgomery, Moultrie, Perry, Piatt, Pike, Pope, Pulaski, Randolph, Richland, Saline, Sangamon, Shelby, St. Clair, Union, Vermilion, Wabash, Washington, Wayne, White, Will, Williamson.

Please contact Disability Works Iowa at 1-800-779-2502 if you live in the following counties: Adams, Boone, Brown, Bureau, Carroll, Cass, DeKalb, Fulton, Hancock, Henderson, Henry, Jo Daviess, Knox, LaSalle, Lee, Marshall, Mason, McDonough, Menard, Mercer, Morgan, Ogle, Peoria, Putnam, Rock Island, Schuyler, Scott, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford.

Please contact the Volunteers of America at 1-312-896-3220 or the Chicago Mayor's Office for People with Disabilities (MOPD) at 1-312-746-5743 if you live in the county of: Cook

There is more information! Turn to the back!

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MYTH #2: People with disabilities will lose their Medicaid or Medicare (health insurance) if they work.

THE TRUTH: There are Work Incentives available that allow medical coverage to continue after a person with a disability starts working!

Medicaid-Related Work Incentives for People Who Receive Supplemental Security Income (SSI)

After you start working, your Medicaid coverage can continue, even if your earnings (alone or in combination with your other income) become too high to receive SSI. If that happens, a person with a disability has more money by working! Some Medicaid related work incentives are provided below, but remember, a certified Benefits Counselor will help with identifying the appropriate incentives for you!

- Impairment-related work expenses
- Blind work expenses
- Plan to Achieving Self-Support
- 1619 Work Incentive
- Health Benefits for Workers with Disabilities

MYTH #3: People with disabilities who receive SSI and Medicaid are not able to save and have money over the $2,000 asset threshold.

THE TRUTH: Thanks to ABLE Accounts, people with disabilities are able to save money at amount higher than $2,000!

YOU CAN SAVE MONEY! IL ABLE Accounts make it possible for people with disabilities and their families to save and invest their money for expenses related to living with a disability. **Be in control:** An IL ABLE Account can be opened by an Eligible Individual or Authorized Individual living in any state. See Who Can Open an IL ABLE Account. **An IL ABLE account can protect savings from asset caps.** Savings in an IL ABLE Account are not counted in determining entitlement to any federal needs-based benefits. This includes such programs as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Medical Assistance (Medicaid), Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), housing assistance programs, and federal financial aid for higher education. **Fact:** Account balances up to $100,000 in an IL ABLE Account will not affect SSI benefits. **Fact:** Even if the IL ABLE Account exceeds $100,000, beneficiaries will not lose other benefits like Medicaid or SSDI. Learn more about Illinois ABLE!

WHAT HAPPENS TO MY SSI BENEFIT IF I WORK? SCENARIOS

In all scenarios, the individuals receive the maximum 2023 SSI Benefit amount of $914 and are authorized for the Adults with Developmental Disabilities Home and Community Based Services Medicaid Waiver.



MEET SARAH: Sarah lives with her boyfriend in an apartment, was receiving subminimum wage (SMW), but will start earning current Chicago minimum wage of **$15.00 per hour** and work **15 hours per week**. What will happen to Sarah's SSI? *Sarah saves her earnings in an IL ABLE Account, which protects her assets from the SSI and Medicaid asset limit. And, as a working IL ABLE Account Owner, she can contribute more each year into her account than a person with a disability who does not work.*

- Sarah's monthly income from work = $900.00
- Sarah's SSI is reduced to $506.50 (based on new earnings)
- Sarah's total income between SSI AND earned income = **$1,406.50**

MORE MONEY BY WORKING!



MEET ELIJAH: Elijah lives with his parents and receives Home Based Services, was engaged in SMW activity through his provider agency - typically working 10 hours a week and earning the equivalent of $5.00 per hour. Elijah's provider agency began paying all individuals **$13.00 per hour** (2023 Illinois Minimum Wage) but cut work time by 50%. *Even with his work hours cut in half, Elijah has more monthly income and his Medicaid and SSI are protected. Elijah now uses the extra time to attend horticulture and art programs.*

	Subminimum Wage Activity	Competitive Integrated Employment
Wages per month	$150.00	$780.00
SSI benefit amount	$881.50	$556.50
Total income	$1,031.50	**$1,336.50**

MORE MONEY BY WORKING!



MEET FATIMA: Fatima lives in a CILA and was engaged in SMW through a provider. The provider decided to cease any type of facility based activity for wages, transitioning services to a community based recreation program. Fatima applied for a seasonal ticket taker position with her favorite local minor league baseball team. Fatima was hired to work **5 hour shifts** at the team's 30 home games at **$16.00 per hour.** *Fatima can now participate fully in the community recreation program, work the night / weekend games for the baseball team and continue paying for her community college courses.*

	Subminimum Wage Activity	Seasonal Employment
Annual Wages	$2,304.00	**$2,400.00**

MORE MONEY BY WORKING!

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