If you lose your job

If you lose your job during a trial work period, your benefits are not affected. If you lose your job during the 36-month extended period of eligibility, call us and your benefits will be reinstated as long as you are still disabled.

Special rules for workers who are blind

If you are a blind person and you work while receiving your Social Security benefits, there are special rules.

- You can earn up to $1,350 a month in 2004 before your earnings may affect your benefits.
- If you earn too much to receive disability benefits, you are still eligible for a disability “freeze.” This means that we will not 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 your benefits are based on your highest earnings over your work life. For more information on special rules for blind persons, ask Social Security for the publication, *If You Are Blind Or Have Low Vision—How We Can Help* (Publication No. 05-10052).

SSI work incentives at a glance

**Continuation of SSI**—SSI payments are made to people with disabilities who have little income or resources. If you 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.

**Quick benefit restart**—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 start your payments again. You will not 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**—As with disability under Social Security, if you work, you may have to pay for certain items and services that people without disabilities do not pay for. For example, because of your medical condition, you may need to take a taxi to work, instead of public...
transportation. We may be able to deduct the cost of the taxi from your monthly earnings.

**Plan for achieving self-support**—If you develop a plan for a work goal that will help you leave the SSI rolls, any money you use for this purpose will not be counted when we figure out how your current income and resources affect your payment amount. For more information, ask for our publication, *Working While Disabled—A Guide To Plans For Achieving Self-Support* (Publication No. 05-11017).

**Students with disabilities**—We do not count up to $1,370 of your earnings a month in 2004 (maximum of $5,520 for 2004) when we compute your SSI payment amount if you:

- Are under age 22;
- Are not married;
- Are not the head of your own household; and
- Go to school or are in a training program on a regular basis.

**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 $810 a month or your benefits will stop. But, the work expenses you have as a result of your disability are deducted when we count your earnings to see if they can help you keep more of your benefits. If you have extra work expenses, your earnings could be substantially higher than $810 before they affect your benefits. This substantial earnings amount usually increases each year.

We deduct work expenses related to your disability from your earnings before we determine if you are still eligible for benefits. These expenses may include the cost of any item or service you need to work, even if the item or service also is useful to you in your daily living. Examples include prescription drugs, transportation to and from work (under certain conditions), a personal attendant or job coach, a wheelchair or any specialized work equipment.
start while your medical condition is being reviewed to make sure you are still disabled.

**Continuation of Medicare**—If your Social Security disability benefits stop because of your earnings, but you are still disabled, your free Medicare Part A coverage will continue for at least 7½ years after the nine-month trial work period. After that, you can buy Medicare Part A coverage by paying a monthly premium.

**Work expenses related to your disability**—If you work, you may have to pay for certain items and services that people without disabilities do not pay for. For example, because of your medical condition, you may need to take a taxi to work instead of public transportation. We may be able to deduct the cost of the taxi from your monthly earnings.

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**How your earnings affect your SSI payments**

The amount of your SSI payments is based 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 are reduced, or if you stop working.

If your only income besides SSI is the money you make from your job, then we do not count the first $85 of your monthly earnings. We deduct from your SSI payments 50 cents of every dollar you earn after the $85 deduction.

**Example:** You work and earn $1,000 in December. You receive no other income besides your earnings and your SSI. We would deduct $457.50 from your SSI payment for December.

\[
\begin{align*}
\$1,000 & \quad - \quad -$85 \\
\hline
\$915 & \quad \divided \quad by \quad 2 \quad = \quad $457.50
\end{align*}
\]

You may be eligible for a “plan for achieving self-support” which allows you to use money and resources for a specific work goal. These funds do
not count when we figure out how your current income and resources affect your benefit amount.

**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.) However, if your health care costs are higher than this level, you can have more income and keep your Medicaid. In most states, for your Medicaid to continue, you must:

- Need it in order to work;
- Be unable to afford similar medical coverage without SSI;
- Continue to have a disabiling condition; and
- Meet all other SSI eligibility requirements.

If you qualify for Medicaid under these rules, we will review your case from time to time to see if you are still disabled or blind and still earn less than your state's allowable level.

**Social Security work incentives at a glance**

**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 will receive your full Social Security benefits regardless of how much you are earning. 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 are not “substantial.” In 2004, earnings of $810 or more ($1,350 if you are blind) are considered substantial. No new application or disability decision is needed for you to receive a Social Security disability benefit during this period.

**Quick benefit restart**—After your benefits stop because your earnings are substantial, you have five years during which you may ask us to start your benefits immediately if you find yourself unable to continue working because of your condition. You will not have to file a new disability application and you will not have to wait for your benefits to
Getting disability benefits?
We can help you get to work!

If you are getting disability benefits, we have good news for you. Social Security's work incentives program can help you if you are 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 until they can work on a regular basis.

And, if you cannot 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.

The rules are different under Social Security and SSI. We describe the rules under each program in different sections of this booklet.

Your Ticket to Work

With the Ticket to Work program, we send you a "ticket" you can use to obtain vocational rehabilitation, training, job referrals and other employment support services free of charge. You will not need to undergo medical reviews while you are using the ticket.

You can get more information on the Ticket to Work program by calling Maximus, Inc., the ticket program manager, at 1-866-968-7842 toll-free (TTY 1-866-833-2967). Or you can call our toll-free number, 1-800-772-1213 (TTY number 1-800-325-0778) and ask for the publication, Your Ticket To Work (Publication No. 05-10061).
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Contacting Social Security

Visit our website

Our website, www.socialsecurity.gov, is a valuable resource for information about all of Social Security’s programs. At our website you also can:

- Apply for benefits;
- Get the address of your local Social Security office; and
- Get forms to request important documents, such as a Social Security Statement, a replacement Social Security or Medicare card or a letter to confirm your benefit amount.

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

Call our 1-800 number

In addition to using our website, you also can call toll-free at 1-800-772-1213. We can answer specific questions and provide information by automated phone service 24 hours a day. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.