



A Brief Introduction to Benefits Counseling and How Work Impacts Benefits for People with Disabilities and Their Families

Introduction

There are a number of reasons why people with disabilities do not try to find jobs in community businesses. One reason is the fear of losing benefits such as Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI). As an example, SSI provides a minimum monthly cash payment for eligible people who are aged, blind, and disabled who have limited income and resources. When people with disabilities go to work, their income will impact the amount of their monthly checks. The amount of a person's SSI check after going to work will depend on number of hours worked, the hourly wages earned, as well as other reasons. Since everyone will receive different benefits and have different situations to consider, it is important to meet with a benefits planner prior to going to work. This introduction to benefits counseling will provide basic things to consider when going to work. It does not include all the information that you need to know, which is why you need benefits counseling.

Benefits Counseling

Making sure that you meet with a benefits planner is a critical first step when considering competitive integrated employment. The Social Security Administration (SSA) established the Work Incentives Planning and Assistance (WIPA) Projects in each state that provide free counseling to beneficiaries and recipients of Social Security disability benefits. Community Work Incentives Coordinators (CWICs) who undergo in-depth training are certified by SSA. SSA has excellent resources available online that you may review by going to the following link:

<https://choosework.ssa.gov/library/fact-sheet-benefits-counseling-and-the-path-to-employment>

In Illinois, you can receive support with benefits counseling from the State of Illinois Department of Human Services [<https://www.dhs.state.il.us/page.aspx?item=32448>]. Anyone who gets Social Security disability benefits (SSI or SSDI) and wants to work can receive free benefits planning services. Here is a list of benefits planning services.

- Explanation of how work impacts your benefits.
- A written report that shows you how earnings from your job will change your benefits.
- Information on other community services.
- Answers to questions that you have about your benefits if you go to work.
- Ongoing benefits planning such as a new benefits analysis if your wages change.

- Referral to resolve barriers related to employment.

It is beyond the scope of this resource to provide an example of how work will impact your specific situation based on the benefits that you receive. You really need to meet with a certified benefits planner to ensure that you have all the important information to make an informed decision about going to work!

Do I have to report my earnings to the Social Security Administration (SSA)?

If you receive benefits such as SSI, you must report your earnings to SSA. When your income goes up, your SSI payments usually go down. Not only do you need to report monthly earnings but you also need to submit: 1) when you began working, 2) if you stop working, 3) pay changes including increases and decreases, and 4) expenses for work because of your disability. Your employer is not responsible for reporting information to SSA for you. You can report this information in several different ways by phone, mail, online, or in person at your local Social Security office. You can create an online account to report your monthly wages at www.ssa.gov/myaccount. You will receive a receipt to confirm your information, which you should keep for your records.

Things You Can Do to Report Your Income

- Sign in to your personal My Social Security account and submit your monthly pay stub information online.
- Use the toll-free automated wage reporting telephone system or mobile wage reporting application. Call toll-free at 1-800-772-1213 or at TTY number, 1-800-325-0778, if you're deaf or hard of hearing, by the 6th day of the next month.
- Submit your pay stubs to your local Social Security office by the 10th day of the next month.

You should know that not reporting earnings to Social Security may result in an overpayment. This is something you want to avoid, because you may be required to repay the overpayment amount. SSA provides information on what happens if an overpayment happens. You can find this information at: <https://www.ssa.gov/manage-benefits/repay-overpaid-benefits>

Can work expenses impact my benefits?

One of Social Security's priorities is to support beneficiaries with disabilities who want to work. The Social Security SSI and SSDI programs include a number of employment support provisions referred to as work incentives. When you go to work, expenses related to your disability that you need for work may have an impact on your benefits.

One work incentive is called Impairment-Related Work Expenses (IRWE). For example, because of your disability, you may not be able to use public transportation and need to use taxi services, accessible transportation, or other types of transportation. This expense may be deducted as an expense from your monthly earnings. An IRWE is only one work incentive that can be used. SSA has a publication called the Red Book - A Guide to Work Incentives and Employment Supports, which can be downloaded online or you can request a printed copy. A benefits planner can help you determine if your expenses can be approved as an IRWE or if there may be other work incentives based on your individual situation.

An IRWE Must Meet ALL of the Following Criteria

The item(s) or service(s) enable you to work;
You need the item or service because of a physical or mental impairment;
You pay for the item or service yourself and are not reimbursed by another source (such as Medicare, Medicaid or a private insurance carrier); and
The cost is "reasonable," meaning that the cost represents the standard charge for the item or service in your community.

<https://www.ssa.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm?tl=2>

Summary

Providing all the information that you need to know regarding how work will impact your benefits is impossible in one brief resource! Go online and look at the SSA website. It has a lot of information that is easy to use. Their publications are excellent and are free. They are written for beneficiaries. Develop a list of questions and set up a meeting with a benefits planner for benefits counseling!

Resources

Working While Disabled: How We Can Help

SSA Publication No. 05-10095

<https://www.ssa.gov/pubs/EN-05-10095.pdf>

The Red Book - A Guide to Work Incentives and Employment Supports

SSA Publication No. 64-030, (Red Book)

<https://www.ssa.gov/redbook/index.html>