



YES! YOU CAN!

Can I work and earn competitive wages while receiving disability benefits?



MYTH BUSTER

DON'T LISTEN TO THE MYTHS! The Social Security Administration (SSA) empowers individuals with disabilities to pursue their employment goals, achieve greater financial independence, and improve their overall quality of life. By providing support and removing barriers to employment, SSA aims to create opportunities for individuals with disabilities to thrive in the workforce.

MYTH ✘

People with disabilities will lose their Social Security disability benefits if they work and earn competitive wages.

FACT ✔

People with disabilities will ALWAYS have more money by working and will not lose their SSA benefits thanks to Work Incentives! 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) offers almost 20 Work Incentives. These are special rules that make it possible for people receiving disability benefits to work and still receive monthly payments.

MYTH ✘

People with disabilities will lose their Medicare and Medicaid (health insurance) if they work and earn competitive wages.

FACT ✔

After you start working, your medical coverage can continue. That is because of specific Work Incentives and Medicaid Buy-in programs that can help you retain your healthcare coverage.

MYTH ✘

People with disabilities who receive SSA disability benefits, Medicaid/Medicare and other needs-based services are not able to save and have over \$2,000 in assets.

FACT ✔

Thanks to Illinois ABLE Accounts, people with disabilities are able to save money at an amount higher than \$2,000. 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. 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), Medicaid, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), housing assistance programs, and federal financial aid for higher education. **Account balances up to \$100,000 in an IL ABLE Account will not affect SSI benefits. Even if the IL ABLE Account exceeds \$100,000, beneficiaries will not lose other benefits.**

FREE BENEFITS COUNSELING IS AVAILABLE! Do not fear! WIPA is here! 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. [Find a CWIC near you!](#)