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and tomorrow

# Working While Disabled: How We Can Help

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## Getting disability benefits and currently working or want to?

If you get disability benefits and are working or want to work, Social Security has good news for you. Our work incentives, including the Ticket to Work program, can help.

Special rules make it possible for people receiving Social Security disability benefits or Supplemental Security Income (SSI) to work and still receive monthly payments.

And, if you can't continue working because of your medical condition, your benefits can start again — and you may not have to file a new application.

Work incentives include:

- Benefit payments that continue, for a time, while you work.
- Medicare or Medicaid benefits that continue while you work.
- Help with education, training, and rehabilitation to start a new line of work.

Social Security and SSI have different rules. We describe the rules under each program in this publication.

If you're receiving Social Security benefits or SSI payments, let us know right away when you start or stop working. Let us know if any other change occurs that could affect your benefits.

The Ticket to Work program (Ticket) may also help you if you'd like to work. You can receive:

- Free vocational rehabilitation.
- Training.
- Job search assistance.
- Other employment support.

You won't undergo medical reviews while you're participating in the Ticket to Work Program and making progress toward your work goals according to Social Security's standards.

When you're ready to explore your work options, you can visit ***choosework.ssa.gov***, to learn more about Ticket to Work and other work incentives. You may also call the Ticket to Work Help Line if you have questions about work, benefits, or our work incentives. Call **1-866-968-7842**, Monday through Friday between 8 a.m. and 8 p.m. ET. You can also listen to recorded information about Ticket to Work and work incentives by calling the Ticket to Work Help Line after hours. If you're deaf or hard of hearing, you may call our TTY number, **1-866-833-2967**. Or you can read the following free publications at ***www.ssa.gov/pubs***:

- *Your Ticket to Work* (Publication No. 05-10061).
- *The Red Book*, a guide to our employment support programs (Publication No. 64-030). You can also visit the ***The Red Book*** online

at [www.ssa.gov/redbook/eng/resources-supports.htm](http://www.ssa.gov/redbook/eng/resources-supports.htm).

## Social Security work incentives at a glance

(For SSI program rules see: “**SSI work incentives at a glance**”)

**Trial Work Period** — The trial work period allows you to test your ability to work for at least 9 months. During your trial work period, you’ll receive your full Social Security benefits, regardless of how much you’re earning — as long as you report your work, and you continue to have a disability. In 2025, a trial work month is any month your total earnings are over \$1,160. If you’re self-employed, you have a trial work month when you earn more than \$1,160 (after business expenses) or work more than 80 hours in your own business. The trial work period continues until you have used 9 cumulative trial work 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 aren’t “substantial.” In 2025, we consider earnings over \$1,620 (\$2,700 if you’re blind) to be substantial. No new application or disability decision is needed to receive a Social Security disability benefit during this period.

**Expedited Reinstatement** — Your benefits may stop because of substantial earnings. You have 5 years to ask us to restart your benefits if you're unable to keep working because of your condition. You won't have to file a new application or wait for your benefits to restart while we review your medical condition.

**Continuation of Medicare** — If your Social Security disability benefits stop because of your earnings, and you still have a disability, your free Medicare Part A coverage will continue. Your Medicare Part A coverage will continue for at least 93 months after the 9-month trial work period. After that, you can buy Medicare Part A coverage by paying a monthly premium. If you have Medicare Part B coverage, you must continue to pay the premium. If you want to end your Part B coverage, you must request it in writing.

**Work expenses related to your disability** — If you work and have a disability, you may need certain items or services. For example, you may need to take a taxicab, paratransit, accessible transport vehicle, or other type of transportation to work instead of public transportation. Or you may need to pay for counseling services. We may be able to deduct these expenses from your monthly earnings before we decide if you're still eligible for benefits.

To read about other work incentives, please visit the *Red Book* online at [www.ssa.gov/redbook/eng/resources-supports.htm](http://www.ssa.gov/redbook/eng/resources-supports.htm).



## 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 \$1,620 (\$2,700 if you are blind) a month in 2025 or your benefits will stop. These amounts are known as Substantial Gainful Activity (SGA). However, we deduct the work expenses you have because of your disability when we count your earnings. If you have extra work expenses, your earnings could be substantially higher than \$1,620 in 2025 before they affect your benefits. These substantial earnings amount usually increases each year.

Some of your work expenses may include the costs of items or services you need to work, but that are also useful in your daily living. Examples include: copayments for prescriptions; counseling services; transportation to and from work (under certain conditions); a personal attendant or job coach; a wheelchair; or any specialized work equipment.

If you are working and have substantial earnings, you may have the option to request that we withhold your benefits to avoid an overpayment while we review your earnings. Please contact us at **1-800-772-1213** or your local office to learn more about how to request we withhold your benefits.

## What to report if you work and receive Social Security disability

If you receive Social Security because of a disability, you or your representative must tell us right away if any of the following occur:

- You start or stop work.
- You reported your work, but your duties, hours, or pay change.
- You start paying expenses for work because of your disability.

You can report changes in your work by phone, mail, or in person. You can find your local office on our website at [\*\*www.ssa.gov/locator\*\*](http://www.ssa.gov/locator). You may use a personal *my* Social Security account to report your monthly wages online at [\*\*www.ssa.gov/myaccount\*\*](http://www.ssa.gov/myaccount). We'll give you a receipt to confirm your report. Keep this receipt with all of your other important papers from Social Security.

## If you lose your job

If you lose your job during a trial work period, your benefits aren't affected. If you lose your job during the 36-month extended period of eligibility, call us, and we'll reinstate your benefits as long as you still have a disability.

## Special rules for workers who are blind

If you're blind, and you work while receiving Social Security benefits, there are special rules:

- You can earn up to \$2,700 a month in 2025 before your earnings may affect your benefits.
- If you earn too much to receive disability benefits, you're still eligible for a disability "freeze." This means we won't count those years in which you had little or no earnings because of your disability when figuring your future benefits.

This can help you because we base your benefits on your highest earnings over your work life. For more information on special rules for people who are blind, read *If You Are Blind or Have Low Vision — How We Can Help* (Publication No. 05-10052).

## SSI work incentives at a glance

(For Social Security disability rules see: "***Social Security work incentives at a glance***")

**Continuation of SSI** — We pay SSI to people who are age 65 or older, as well as others who are blind or have a disability, and who have limited income and resources. If you have a disability and work, 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.

**Expedited Reinstatement** — 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 restart your payments. You won't have to file a new disability application if you make this request within 5 years after the month your payments stopped.

**Work expenses related to your disability** — If you have a disability and work, you may need certain items and services to assist you. For example, you may need to take a taxicab, paratransit, accessible transport vehicle, or other type of transportation to work instead of public transportation. You may also need assistance to pay for counseling services. We may be able to deduct these expenses from your monthly earnings before we decide if you're still eligible for payments.

**Students with disabilities** — If you're under age 22, go to school, or regularly attend a training program, we don't count some of your earnings. This is known as Student Earned-Income Exclusion (SEIE). In 2025 we don't count up to \$2,350 of your earnings a month (maximum of \$9,460 for 2025) when we calculate your SSI payment.

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## Plan to Achieve Self-Support (PASS)

**The purpose of a PASS** — A PASS is a plan for your future that allows you to use your income or other things you own to help you reach your work goals. For example, you could set aside money to go to school to get training for a job or to start a business. The job you want should allow you to earn enough to reduce or eliminate your need for benefits provided under both the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs. A plan helps you get the items, services, or skills you need to reach your work goals.

### A PASS can help you keep or get SSI or could mean a higher payment

Under SSI rules, any income that you have may reduce your SSI payment. But, if you have an approved plan, you can use that income to pay for the items you need to reach your work goal.

We don't count money set aside under the PASS when we decide your SSI payment amount. This means you may get a higher SSI payment. However, you can't get more than the maximum SSI payment for the state where you live.

In addition, your resources (money or the things you own) can't be worth more than \$2,000 for a single person

or \$3,000 for a couple. However, if you have an approved plan, you can use your resources to pay for the items or services you need to reach your work goals. Resources you set aside for a plan don't count against the \$2,000 for a single person or \$3,000 for a couple limit. This could help you qualify for SSI.

## A PASS can help you set aside money for most work expenses

With an approved plan, you can set aside money to pay expenses to reach your work goal. For example, the money you save can be used for:

- Transportation to and from work.
- Tuition, books, fees, and supplies needed for school or training.
- Child care.
- Attendant care.
- Employment services, such as job coaching and resume writing.
- Assistive technology used for employment-related purposes.
- Supplies to start a business.
- Equipment and tools to do the job.
- Uniforms, special clothing, and safety equipment.

**How to set up a plan** — The plan must be in writing, and we must approve it. To start, download the application by visiting [www.ssa.gov/online/ssa-545.html](http://www.ssa.gov/online/ssa-545.html) or contact your local Social Security office for an application

(Form SSA-545-BK) or go online at [www.ssa.gov/online/ssa-545.html](http://www.ssa.gov/online/ssa-545.html) or contact your local Social Security office for an application (Form SSA-545-BK). Then, follow the steps below to set up your plan:

1. Decide what your work goal is. Your goal should be to get a job that you're interested in doing and that you think you'll be able to do when you complete your plan. We can refer you to a vocational rehabilitation counselor who can help you figure out your work goal. Other third parties can help you, too. You can also set up a plan to cover the costs of vocational services (including testing, vocational services, and business planning).
2. Indicate all the steps you need to take to reach your goal and how long you'll need to complete each step.
3. Decide what items or services you'll need to reach your goal. Your plan must show how an item or service will help you reach your goal. For example, if you want to work in a restaurant, you may need training to learn to cook. If you want to become a computer programmer, you may need a college degree. If you want to start your own business, you may need to buy equipment.
4. Get several cost estimates for the items and services you need. We'll only approve items and services that are necessary to achieve your work goal and are reasonably priced.

5. Find out how much money you'll have to set aside each month to pay for these items and services. If you're setting aside income for your plan, your SSI payment usually will increase to help you meet your living expenses. We can estimate what your new SSI amount will be if we approve your plan.
6. Tell us how you'll keep your plan's funds separate from any other money you have. The easiest way to do this is to open a separate bank account for the money you save under your plan.
7. Complete ALL the questions on the Form SSA-545-BK, sign it, and date it. Make sure that your correct address and phone number are on the form.
8. Submit your completed form to your local Social Security office.

If you need help writing your plan, someone at your local Social Security office can either help you, refer you to a PASS expert (PASS Specialist) or refer you to a local organization that will help you.

## If your work goal is to be self-employed

If you want to start your own business, include a detailed business plan with your application. Your business plan should explain:



- What type of business you want to start (for example, a restaurant, a print shop).
- Where you'll set up your business (for example, a rental store, share space).
- Your hours of operation.
- Who your customers, suppliers, and competitors will be.
- How you'll advertise your product or service.
- What items and services you'll need to start the business.
- What these items and services will cost.
- How you are going to pay for these items and services.
- Your expected earnings for the first years of the business.

We encourage you to talk to someone who can help you write your business plan. This could be someone from either the Small Business Administration, a vocational counselor, a local banker, or anyone else familiar with helping people start a business. You can include any costs for this help in your plan.

**We must evaluate your plan** — After you submit your application, a PASS Specialist will:

- Review the plan to make sure it's complete.
- Decide if your plan will give you a good chance of reaching your goal.

- Decide if the expenses listed are necessary to reach your goal, and if they're reasonably priced.
- Decide if your plan needs any changes and discuss them with you.
- Send you a letter to let you know if we approve or deny your plan.

**If we approve your plan** — A PASS Specialist will contact you periodically to make sure that you're following your plan to reach your goal. Make sure that you keep receipts for the items and services you purchased under the plan.

**If we deny your plan, you may appeal** — If we don't approve your plan, you have a right to appeal the decision. The letter you receive will explain your appeal rights and tell you how to file an appeal. You may also submit a new plan in writing.

**If we approve your plan, you can make changes** — If you later decide to change your plan, you may do so. However, you must get approval from us before you make any changes. Tell us in writing what changes you want to make, such as a change in the money you set aside each month or a change in the expenses you'll have. Include the reason for the change. The PASS Specialist will review the changes and let you know if we approve them. Tell us as soon as possible about changes that affect your plan.

**Let us know if you can't complete your plan** — Contact your PASS Specialist or your local Social Security office if you decide that you can't continue with your plan. The PASS Specialist may be able to help you make some changes to your plan to reach your goal or, you may write a new plan with a new work goal.

If you don't complete your plan, we'll start counting the income or resources that you were setting aside for your plan when we figure your monthly SSI payment. That means that your SSI payment probably will go down or stop. If you wait too long to tell us that you stopped working on your plan, you may get too much SSI. Then, you may have to pay back the SSI payments you received since you stopped working on your plan. Remember, you may also choose to write a new plan with a new work goal at any time.

For more information about a PASS and work incentives, read our free publication, *The Red Book*, a guide to our employment support programs (Publication No. 64-030). You can also visit the ***The Red Book*** online at [www.ssa.gov/redbook/eng/resources-supports.htm](http://www.ssa.gov/redbook/eng/resources-supports.htm).

## How your earnings affect your SSI payments

We base your SSI payments on how much other income you have. When your other income goes up, your SSI payments usually go down. When you earn more than the SSI limit, your payments will stop for those months. Your payments will start again for any month your income drops to less than the SSI limits. Be sure to tell us if your earnings drop, or if you stop working.

If your only income is SSI and the money you make from your job, we don't count the first \$85 of your monthly gross earnings. Each month, we reduce your SSI benefits 50 cents for every dollar that you earn over \$85.

**Example:** *You work and earn \$1,000 in a month; and your only income comes from your earnings and your SSI.*

$$\begin{array}{r} \$1,000 \\ -\$85 \\ \hline \end{array}$$

\$915 divided by 2 = \$457.50

We would reduce your SSI payment by \$457.50.

**Note:** *You may be eligible for a Plan to Achieve Self-Support (PASS) that allows you to use money and resources for a specific work goal. If so, these funds might not count when we figure out how your current income and resources affect your benefits.*

## What to report if you work and receive SSI

If you get SSI, you must let us know right away when any of the following occurs:

- You start or stop work.
- Your duties, hours, or pay change.
- You start paying expenses for work because of your disability.

You must report your monthly earnings by any of the following ways:

- 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 us toll-free at **1-800-772-1213** or at our 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 can find your local office on our website at ***www.ssa.gov/locator***. We'll give you a receipt to confirm your report. Keep this receipt with all your other important papers from us.

Most people can report wages using one of our automated wage reporting systems. Reporting monthly wages electronically saves paper, postage, and

time, because you don't need to copy, fax, or mail wage evidence to the local office. Contact us to enroll.

For more information on reporting earnings, read *Reporting Wages When You Receive Supplemental Security Income (SSI)* (Publication No. 05-10503).

## How long your Medicaid will continue

Your work income may cause your SSI to stop. However, 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. 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 meet all of the following:

- You need Medicaid to be able to work.
- You are unable to afford similar medical coverage without SSI.
- You still have a disability.
- You meet all other requirements for SSI eligibility.

If you are eligible for Medicaid under these rules, we'll review your case periodically. This will let us determine if

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you still have a disability or are blind and earning less than your state's allowable amount.

## Contacting Us

There are several ways to contact us including online, by mail, by phone, and in person (by appointment). If you cannot use our online services, we can help you by phone or make an appointment to come into an office when you call our National toll-free 800 Number.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**



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