

# Addressing Work & Social Security Disability Myths

Tip Sheet 2020

US Department of Labor statistics show that only one-fifth (20%) of working-age people with disabilities were employed on average in 2015 compared to over two-thirds (68%) of people without disabilities. Part of this problem can be attributed to the numerous misconceptions and myths that exist around work and Social Security disability benefits. Here is a list of these common myths, along with responses, which you can use to defuse your clients' concerns about work and benefits.

## **Social Security doesn't want me to work!**

If this was the case, then Social Security wouldn't have created special programs and work incentives to help beneficiaries try out work and make their vocational goals come to fruition. For example, Social Security's Ticket to Work program helps beneficiaries access free employment supports including job preparation and placement. Work incentives can either provide some impact relief on cash benefits or prolong the continuation of both cash and healthcare benefits. Again, how work incentives can help will depend on which benefits you are entitled to. The system may seem complicated in nature, but with accurate information and the right mixture of resources, you will realize work is possible and achievable.

## **If I work, I'll be worse off!**

Although your cash benefits and other public benefits, i.e. food stamps and subsidized housing, might change, that doesn't mean you will be worse off financially. Rather, it provides an opportunity for you to become more independent and to learn to manage and budget your money more effectively to meet your basic needs and beyond.

## **If I work, I'll lose my cash benefits!**

Generally speaking, a disability case will not close when someone returns to work. And if it is to ever close, it would not happen for a very long time. As far as cash benefits go, there may or may not be any changes to them. This will depend on the type of benefits received, how much is earned, and/or how much the person has worked after being entitled to those benefits. Regardless of these possible changes, working can have a very positive impact on many aspects of life.

## **If I work, I'll lose my health insurance!**

There are multiple safety nets and special programs called work incentives that were created to specifically protect and prolong your access and eligibility to public healthcare. Although certain public health insurance plans may change due to increases in income, in Massachusetts there are several affordable insurance options to ensure everyone is guaranteed health coverage.

## **If I get off benefits, I can never get them again!**

Social Security created an ultimate safety net called Expedited Reinstatement (EXR). This helps quickly reinstate benefits to former beneficiaries who tried working, and for some reason associated with their disability, were unable to continue working or were forced to reduce their hours significantly. Basically, as a result of EXR, these individuals who were at one point self-sufficient, can quickly start getting back their benefits without going through a lengthy application process.

For more information about **Work Without Limits Benefits Counseling** contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>