

# Frequently Asked Questions: Work & Benefits

Fact Sheet 2021

## Can I work without losing my Social Security disability benefits?

Generally speaking, you will not lose your cash or your public health insurance benefits when you return to work. They may change, but you will always be better off by working, rather than not. Changes that may occur, if any, will depend on the type of Social Security disability benefits you receive and how much you earn from working.

## How can I tell which benefit I receive?

- If you receive Supplemental Security Income (SSI), you will usually receive 2 payments on the first of the month (one is a state payment and the other is a federal payment).
- If you receive Social Security Disability Insurance (SSDI), your cash payment will come on any day but the first.

## How will my cash benefits be impacted?

Exactly how your cash benefits will be impacted will depend on whether you receive SSI or SSDI and how much you earn from working.

- *If you receive SSI*, know that as your work income increases, your SSI monthly cash benefit will decrease. Despite this proportional impact, always remember that you'll have more available monthly income by working than if you only received SSI.
- *If you receive SSDI*, know that you have a 9-month Trial Work Period (TWP) where there is no limit to your earnings and you will still get your full SSDI cash benefit throughout.

Once your TWP is complete, Social Security will determine for the next 36 months if you are performing Substantial Gainful Activity (SGA). In general, if you are performing SGA, you will not receive an SSDI monthly payment, and if you are *not* performing SGA, you will.

## What must I do if I get benefits and work?

When you start to work you must do the following:

- ✓ Keep all of your paystubs that show how much money you are earning before taxes are taken out (gross earnings);
- ✓ Notify your local Social Security office and give them copies of your paystubs at the beginning of every month to avoid any overpayments and to maintain an accurate record;
- ✓ Notify any other public agencies from which you receive benefits, i.e. MassHealth, Food Stamps and or Public Housing.

## What should I do before I start working?

Before you start working, it is highly recommended that you consult with a Community Work Incentives Coordinator (CWIC), also known as a certified benefits counselor. Their goal is to provide working, or actively seeking, SSI and SSDI beneficiaries with timely and accurate work incentives and benefits analysis. Their goal is to provide the individual with the information needed to feel comfortable taking the next step in advancing their career path and financial well-being.

## Where can I get free benefits counseling?

In Massachusetts, there are two programs that provide free CWIC services, Work Without Limits Benefits Counseling and Project IMPACT (Individual Members Planning and Accessing Choices Together).

- *Work Without Limits Benefits Counseling* provides services to beneficiaries residing in Berkshire, Franklin, Hampden, Hampshire, Middlesex, and Worcester counties. To contact Work Without Limits call 1-877-937-9675.
- *Project IMPACT* provides services to beneficiaries residing in Barnstable, Bristol, Dukes, Essex, Nantucket, Norfolk, Plymouth, and Suffolk counties. To contact Project IMPACT, call 1-800-734-7475.

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/>

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