

YOUR COMPLIMENTARY HANDBOOK TO

SSDI

The Influence of Employment on SSDI Benefits



This is a Non-Government Site. Beyond My Benefits is not Affiliated with any Government Agency, including the Centers for Medicare and Medicaid Services or the Social Security Administration.



Working While on Social Security Disability

The Social Security Administration (SSA) offers incentives and employment programs designed to assist you in finding or maintaining work while remaining eligible for SSDI benefits. If you decide to seek employment while receiving benefits, it's crucial to ensure that your earned income does not disqualify you from the SSDI program. Please read through the following sections to understand how working can affect your benefit status.





If you are contemplating re-entering the workforce while currently receiving SSDI benefits, you are eligible to a trial work period that spans a minimum of nine months. During this duration, you can explore various employment opportunities and assess the feasibility of working with your medical condition.

You will receive your full SSDI benefits regardless of how much you are earning as long as you report your work to the SSA.

Each month that you earn more than \$1,050 is considered a “trial work month,” which counts toward the trial work period. If you are self-employed, a trial work month is any month during which you make more than \$1,050 after expenses or work more than 80 hours. The trial work period concludes after accumulating nine months of employment within a 60-month timeframe. After the trial work period concludes, you can work for an additional 36 months while still qualifying for SSDI benefits in any month your earnings remain below the substantial threshold (which is over \$1,470).

Important Information:

If you are actively employed and your income remains below the substantial threshold for a 37th month of eligibility, your SSDI benefits will continue until your earnings become substantial or until you recover from your disability.

IRWEs support SSDI employment



While you are employed, there may be necessary services or items that support your ability to work effectively. If your medical condition necessitates spending money on these items or services, you have the option to subtract these expenses, known as impairment-related work expenses (IRWEs), from your monthly income.

- Special transportation
- Medical provisions
- Medical equipment
- Assistance animals
- Medical appointments related to work preparation
- Therapy services
- Vocational coaching services

Requirements for Reporting Employment Changes While Receiving Social Security Disability Benefits

If you are employed while receiving SSDI benefits, it is crucial to inform the SSA in the following situations:

- When you commence or cease working
- If there are changes in your work hours or earnings
- When your job responsibilities change
- If you begin making payments for IRWEs (Impairment-Related Work Expenses)

To notify the SSA about modifications in your employment status, you have two options:

Online Reporting

You can utilize your mySocialSecurity online account to report your monthly income. Access your account through this link: www.socialsecurity.gov/myaccount. Upon completion of the report, you will receive a confirmation receipt.

Phone Reporting

Call the SSA toll-free at: 1-800-772-1213. Representatives are accessible from Monday to Friday, between 8 AM and 7 PM.

Reporting in Person

To report in person, follow these steps:

1. Locate your nearby SSA field office by using the office locator tool available here: <https://secure.ssa.gov/ICON/main.jsp>.
2. Prior to your visit, make sure to call your local SSA office and schedule an appointment

Ticket to Work Program

The Ticket to Work program offers complimentary employment services to individuals receiving SSDI benefits. If you're uncertain about whether working is the right choice for you, this program can assist you in making an informed decision. The Ticket to Work Program aids in your preparation for employment, job searching, and maintaining meaningful employment. By participating, you gain access to the following employment-related services:

- Career counseling
- Vocational rehabilitation
- Job placement
- Career training

For additional details about the Ticket to Work program, you can visit their website here: <https://www.ssa.gov/work/>.

When you engage in the Ticket to Work program, you have the option to assign your employment "ticket" to an Employment Network (EN) of your preference. The EN is responsible for delivering the services mentioned above.

By utilizing career services, you are required to meet certain employment goals set by the Employment Network (EN). These goals are designed to support you in obtaining and maintaining employment, ultimately decreasing your dependency on disability benefits.

Eligibility to Participate

To be eligible for participation in the Ticket to Work program, you must meet the following criteria:

- Be between the age 18 and 64
- Receive either SSDI or Supplemental Security Income (SSI) benefits

The verification of your eligibility is carried out by the chosen Employment Network. You do not need to possess a physical “ticket” to initiate the process; simply call the Ticket to Work program at 1 (866) 968-7842 (1-866-833-2967 TTY) to confirm your program eligibility.

How to Enroll

To commence your journey with the Ticket to Work Program, contact the primary hotline at 1 (866) 968-7842 (1-866-833-2967 TTY) for eligibility verification. A customer service representative will provide information about the program and address any queries you may have. You can opt to receive a list of providers in your vicinity via mail or choose to independently search for providers.

For details on finding Ticket to Work Providers, please continue reading the section below.

Locating Ticket to Work Providers

Once you’ve confirmed your eligibility through the Ticket to Work hotline, the next step is to choose a partner to work with. You have several options for selecting a partner, and each of these choices provides unique services and benefits.

Employment Networks (ENs)

Employment Networks, abbreviated as ENs, are organizations, whether public or private, that collaborate with Social Security to furnish complimentary employment support services to individuals with disabilities. While some ENs exclusively serve their local communities, others form partnerships with state agencies to expand their reach

Workforce Agencies (WAs)

Workforce Agencies, or WA providers, known as ENs, form partnerships with the state and become part of the state's public workforce system. These organizations can be supervised either at the state level by a workforce agency or Workforce Investment Board (WIB), or at the local level by an American Job Center or a local WIB.

Vocational Rehabilitation (VR) Agencies

Vocational Rehabilitation (VR) agencies operate at the state level and offer a comprehensive range of services. In addition to services tailored to employment, VR agencies prioritize rehabilitation efforts aimed at assisting individuals in their transition toward independence.

The table below provides an overview of the various provider categories available to you, along with the corresponding services they offer.

| | Employment Networks (EN) | Workforce Agencies (WA) | State Vocational Rehabilitation (VR) Agencies |
|--|-----------------------------|----------------------------|---|
| Work Incentives Counseling | √ | √ | √ |
| Career Planning | √ | √ | √ |
| Job Search/ Placement | √ | √ | √ |
| Continuing Employment Support | √ | √ | √ |
| Training Programs | X | √ | √ |
| Assistance With Accommodations | √ | √ | √ |
| Special Veteran and Youth Programs | X | √ | √ |
| Tuition Support for College Coursework | X | X | √ |
| Rehabilitation Services | X | X | √ |

If you remain unclear about the kind of provider that would be most beneficial for you, the SSA offers a guided search tool. This tool allows you to answer a series of questions, and based on your responses, it matches you with the most suitable provider. You can access this tool here: <https://app.keysurvey.com/f/1142311/133f/>.

Once you have determined the type of provider you'd like to collaborate with, the next step is to locate one in your vicinity. You can utilize the SSA's direct search tool for this purpose. Access the direct search tool here: https://choosework.ssa.gov/findhelp/result?p_sort=alphabetical&option=2&resStr=en,wf&p_pagesize=25&p_pagenum=1.

Assigning a Ticket

Upon identifying a provider, it is essential to assign your Ticket to that specific provider in order to access complimentary employment services. The responsibility for this assignment lies with the provider, who will also notify the SSA accordingly. To initiate the assignment of your Ticket, reach out to your chosen provider and express your intent to utilize their services. Providers will first confirm that your Ticket has not already been assigned to another provider.

If you find the need to unassign your Ticket and make a change of providers, please refer to the section below.

Unassigning a Ticket

Should you have previously assigned your Ticket and wish to switch providers, you have the flexibility to do so at any time. You can initiate this process by using the Ticket Unassignment Form, which can be accessed here: <https://choosework.ssa.gov/Assets/cw/docs-materials/Ticket-Unassignment-Form.pdf>.

Important Reminder:

To maintain your exemption from the continuing disability review (CDR), it is crucial that you assign your Ticket to a different provider within 90 days after submitting this form. For additional information on the CDR process, please refer to the "Continuing Disability Reviews" section in the Engagement with the SSDI Program guide.