

Tips for Choosing What to Do



Working Works!

Choosing whether to work or not is a personal choice. For individuals with Social Security Disability Benefits and health coverage through Medicaid or Medicare it is important to make an informed choice. First, we suggest that you **Know the Basics** about how working affects benefits and **Ask the Experts** for help with your personal situation. Then, use this worksheet to help you **Choose What to Do**.

Step 1: Identify and review your goal for working. What is important to you? What do you value?

I am considering work because...

Step 2: Identify the benefits of working vs. not working.

The benefits of working to me are...

The benefits of not working to me are...

Step 3: Review the information you've collected on the basics. It may be important to know, what benefits you currently have and what work incentives may be available to you. How will your benefits be affected by working?

I know the following...

Step 4: Review the advice you received from the Experts about your personal situation. How will your benefits (SSI, SSDI, health insurance, housing, and food assistance, etc.) and personal income change by working and using the Work Incentives?

I contacted the following people and used the following resources...

Their advice was ...

Step 5: After you review the information, talk to the experts about your personal situation, and review your options either by yourself or with a trusted person. Weigh the pros and cons, decide if you need more information, and then Choose What to Do.

The choice I am making is...

Congratulations on making a choice! If you choose work, share that decision with any supports you want and the experts. They can begin to help you **Use the Work Incentives** to achieve your financial goals when you have Social Security disability and health insurance benefits. Remember you can always review this decision and **Ask the Experts** again as circumstances change.

members.ccbh.com/health-topics/working-with-benefits

