

# Tips for Managing Social Security Disability Benefits When Working



## Working Works!

Do you have Social Security disability benefits (SSI or SSDI)? Are you working or thinking about it? Working can help you earn more money, meet new people, and learn new skills. Working can also help improve your mental health. Many people with benefits worry they will lose benefits if they work. Here are some tips on what to do if you get SSI or SSDI and are earning money.

### Tip #1: Contact the Social Security Administration (SSA)

There are several ways to do this:

- Call your local SSA office or call 1.800.772.1213
- Visit your local SSA office - find it at [www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator)
- Download the SSI mobile app from the iTunes App Store or Google Play Store to report wages
- Sign up for "my Social Security" account, [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount), to manage your benefits online. This is the preferred tool to manage your benefits.

### Tip #2: Find out what benefits you have

SSA has rules called Work Incentives that may help you keep your benefits even while you work. Knowing your current benefits will help determine what work incentives may apply to your specific situation.

- Request a **Benefits Verification Letter** using your "my Social Security" account. This official letter from the SSA shows your monthly Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) benefits.
- Request a **Benefits Planning Query (BPQY)** by contacting your local office or calling 1.800.772.1213. The BPQY provides information about your disability payments, scheduled medical reviews, health insurance, and work history.

### Tip #3: Use the Work Incentives that may apply to you

Special rules make it easier for people with disabilities to work and still get health insurance and, in some cases, cash benefits from Social Security. Work Incentives can help you through the transition to work, financial independence, and recovery. For more information about all of Social Security's work incentives and how they can work for you, check out *The Red Book - A Guide to Work Incentives* ([www.ssa.gov/redbook](http://www.ssa.gov/redbook)) or contact the SSA.

### Tip #4: Find help for your individual situation

- SSA area **Work Incentives Coordinators** can answer your questions related to work. These coordinators are regionally based. You can request to speak to them by contacting the SSA.
- The **Work Incentives Planning and Assistance (WIPA)** program can also help you understand work incentives. Call **1.866.968.7842** (V) or **866.833.2967** (TTY) to find the WIPA in your area. A WIPA coordinator can:
  - Discuss how returning to work will impact your benefits.
  - Recommend work incentives that can maximize your income and health care options as you return to work.
  - Help you identify and access appropriate employment networks and other employment support services that can help you return to work.
  - Help you understand any past, current, or future issues related to your benefits.