

# The Basics: Which Social Security Benefits Do I Have?



It is hard to get by when you have little money or only have benefits provided by the government. There are a few ways to improve your money situation, such as reducing expenses, getting new resources, or by earning extra money by working. But people who have Social Security disability benefits such as SSI or SSDI and health insurance such as Medicaid or Medicare worry about losing these benefits if they work.

Special rules called **Work Incentives** can help people with SSI or SSDI to work and have more money and the health insurance needed. These Work Incentives can help you to try out working without losing benefits right away. You can have more money to spend by working and keeping some benefits than by not working. In addition, by working you can meet new people, learn new skills, and improve your mental health. Working works!

## Who can use the Work Incentives?

People who have Social Security disability benefits such as SSI or SSDI along with health insurance such as Medicaid (Medical Assistance) or Medicare.

## Which Social Security benefits do I have?

First, find out which benefits you currently have. There are two types of Social Security disability benefits: SSI and SSDI. It is important to know which one you have because different rules apply depending on which one you have. Some people have both.

## Comparing SSI to SSDI

|                                       | SSI  | SSDI  |
|---------------------------------------|--|---|
| <b>Name of this Benefit</b>           | Supplemental Security Income   | Social Security Disability Insurance  |
| <b>Type of Benefit</b>                | Income support - public financial help for people with little money or resources and little work history | Insurance benefit - we pay a type of "premium" through FICA taxes deducted from our paychecks     |
| <b>Work History</b>                   | Little or no work history needed   | History of working and paying FICA taxes for about 10 years                                       |
| <b>Assets Limits for Eligibility</b>  | Less than \$2000 in savings or other resources to get SSI  | No asset limits - can have any amount savings or resources to get SSDI                            |
| <b>Effect of Earnings on Benefits</b> | SSI decreases as work income increases   | All or nothing - get full SSDI or no SSDI; depends on how long you worked and how much you earned |
| <b>Health Insurance</b>               | Usually Medicaid (Medical Assistance)  | Usually Medicare  |

## The 3 Biggest Myths about Social Security Disability Benefits and Work: Get the Facts!

**Myth 1:** If I go to work, I will automatically lose my Medicaid or Medicare health insurance.

**Fact:** As long as you get an SSI or SSDI check of any amount, you will keep your health insurance.

- **For Medicaid:** If your SSI check stops due to high enough work earnings, Medicaid can continue as long as your earnings are below a threshold amount, which in Pennsylvania is about \$38,000 per year.
- **For Medicare:** If SSDI checks stop due to earnings, Medicare can continue for up to 93 months (over 7 years). Ask the Experts (see *the Resources Fact Sheet*) for help with your situation.

**Myth 2:** If I use my Ticket to go to work, Social Security will conduct a medical review and I will lose my benefits.

**Fact:** Social Security usually reviews your medical condition from time to time. However, if you have a Ticket from the *Ticket to Work* program and make progress in your work plan, Social Security will **NOT** conduct this review while in the program.

**Myth 3:** If my Social Security checks stop due to earning enough money, but then my earnings stop or drop, I will have to reapply for Social Security disability benefits.

**Fact:** You will **NOT** need to reapply if your benefits ended due to earnings within the past 5 years and you still have the medical condition that got in the way of working. This work incentive is called Expedited Reinstatement. You may even be able to get up to 6 months of temporary checks and health insurance while Social Security conducts a medical review.

So, the **Facts** are if you choose to work:

- You can keep health insurance and be eligible for disability benefits for long periods of time
- You won't have a medical review that might cause you to lose benefits if you have a Ticket and,
- You can get benefits back if you need them for up to 5 years without reapplying.