

Frequently Asked Questions for Working While Applying for or Receiving Social Security Disability Benefits

HELPFUL INFORMATION AND RESOURCES

Individuals applying for or receiving Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) can work. Individuals should [contact the Social Security Administration \(SSA\)](#) for comprehensive information regarding eligibility for benefits and visit the [SSA website](#) to learn more about eligibility criteria.

Encouraging Employment

What do I do if the person I am working with is afraid to try working?

Answer: We recognize employment may prompt fear among many disability beneficiaries that they will lose their cash and medical benefits or face overpayments. The [SOAR Employment Conversation Guide](#) can help caseworkers begin those tough but important conversations. The [Income and Benefits Calculator](#) offers a strong visual representation of how working while receiving SSI/SSDI benefits can be integral to maximizing income and housing stability. Together, we can help interested disability beneficiaries return to work, or, in the case of young adults with disabilities receiving SSI, we can help these individuals begin working for the first time!

Working While Applying for Disability

Will you be denied if you are working while applying for disability benefits?

Answer: No! Individuals can work during the application process. Information gathered from work activity can help strengthen the SSI/SSDI application by documenting any functional limitations experienced while working. SSA looks at the type and amount of work completed to see if an individual can maintain [Substantial Gainful Activity \(SGA\)](#). If an applicant can work but not earn SGA, they can still be found eligible for SSI/SSDI benefits. The SOAR TA Center's [Yes! You Can Work](#) resource helps dispel myths about working while applying for and receiving disability benefits. SSA's work incentive programs can be used to lower countable income. You can begin exploring those programs with this [Brief Overview of SSA Work Incentives](#).

How will SSA use the information about my work in my application?

Answer: SSA uses the [SSA-821: Work Activity Report](#) to document any work activity or work incentives that may apply before making a determination about SGA for initial decisions, appeals, and continuing disability reviews. This form is requested when SSA has information about work activity after the alleged onset date. The alleged onset date is the date provided on the SSA application forms of when the applicant alleges their disability became severe enough to prevent them from working at an SGA level. [Step 1](#) of the disability determination process is establishing that the applicant is not working above SGA levels.

How do you report that an applicant began working while a SOAR-assisted application is pending?

Answer: You would inform SSA and submit the [SSA-821: Work Activity Report](#). For this form, SSA only asks for information about jobs held after the alleged onset date. This form differs from the [SSA-3369: Work History Report](#), which asks about jobs held in the five years before the applicant became unable to work due to illness(es). On the cover page of the SSA-821, SSA will provide information they have about the applicant's employers and earnings after the alleged onset date. They will ask the applicant to provide detailed information related to work for these employers and any work during this time frame that is not shown on the form.

How does active employment strengthen an SSI and SSDI application?

Answer: We recommend using active employment as a positive element and explain that this individual is working to support themselves and their family despite their disability. Describe their desire to work but the challenges they face working at an SGA level due to the functional impairments caused by their illness or condition. There are several ways you can include work in the application. In addition to the [SSA-821: Work Activity Report](#), writing about current work activity in the "Employment" section of the [Medical Summary Report \(MSR\)](#) is also strongly recommended.

Working While Receiving Disability Benefits

How does work affect individuals who are dual beneficiaries, i.e., receiving both SSI and SSDI benefits?

Answer: Earnings from work would impact each benefit differently. The rules would be applied separately to the SSDI portion and the SSI amount. The SSDI portion is received in full during the Trial Work Period and if the beneficiary is not earning SGA during the Extended Period of Eligibility. The SSI amount would change monthly based on earnings from work and after applying relevant exclusions. We recommend using a [Benefits Planner](#) to navigate the impact on work for dual beneficiaries.

Do SSI and SSDI beneficiaries have to submit their employment income every month if their income fluctuates?

Answer: Yes, it is important to report wages monthly. Monthly wages must be reported by the sixth day of the month following the employer payment. SSA offers multiple [reporting options](#) for beneficiaries, including the SSA Mobile Wage Reporting App, via phone, and [additional options](#) for SSDI beneficiaries. There are special considerations for [self-employed individuals](#), such as reporting changes in self-employment and other income by the tenth day of the month after the change. All earnings must be reported monthly for both SSI and SSDI beneficiaries. SSA will eventually find out about earnings from the Internal Revenue Service, and this could cause the beneficiary to go into overpayment. Read more about [Avoiding and Managing Overpayments](#).

What happens if an SSI or SSDI beneficiary earns above SGA?

Answer: Once SSI or SSDI has been awarded, SSA does not use SGA to determine ongoing eligibility and benefit amounts. Each program has its own thresholds for continuation of benefits. SGA is not relevant after the award for SSI beneficiaries, and SSA simply uses the calculation sheet to determine the benefit amount. For SSDI

beneficiaries, SGA remains relevant, and SSA will terminate benefits if SGA is earned for one month after all work incentives have been exhausted (including the Trial Work Period).

Working While Receiving SSI

How much can SSI beneficiaries earn from work and remain eligible for SSI benefits?

Answer: SSI beneficiaries cannot earn more than \$1,971 per month in countable earned income (2024) or own more than \$2,000 worth of assets to continue to receive SSI benefits. SSA will apply various income exclusions and work incentives to reduce countable earned income. Beneficiaries can also use [ABLE accounts](#) to save money and navigate the income and asset limits, potentially preserving their SSI benefits. A great resource is the [Income and Benefits Calculator](#), which helps you see how unearned and earned income affects a person's SSI benefits.

Working While Receiving SSDI

What happens to SSDI eligibility when someone starts working?

Answer: An individual who receives SSDI is eligible for a Trial Work Period (TWP), during which they can test their ability to work for at least 9 “non-consecutive” months in a rolling five-year period. During the TWP, beneficiaries continue to receive full SSDI payments, regardless of their earnings, if they report their work activity and meet Social Security’s disability rules. The monthly earnings threshold for the TWP is \$1,110 in 2024. Only months with gross earnings over that threshold count toward the nine total months of the TWP. Read more about SSDI TWPs and other work incentives on the [SOAR website](#) and [SSA’s The Red Book - A Guide to Work Incentives and Employment Supports](#).

What happens to SSDI benefits after the Trial Work Period?

Answer: After completing the TWP, the beneficiary enters a 36-month [Extended Period of Eligibility \(EPE\)](#). During this time, SGA is once again considered. Beneficiaries can continue to receive full SSDI benefits as long as they remain disabled and earn less than SGA. Read more about the EPE in [SSA’s Red Book](#).

Impact on Health Insurance

What happens to Medicaid when SSI cash benefits stop due to employment earnings?

Answer: [Section 1619\(b\) of the Social Security Act](#) ensures that SSI beneficiaries don’t lose critical healthcare coverage if their earnings exceed SSI’s countable earned income limits. To qualify for 1619(b) Medicaid, earnings must be below a certain threshold (varies by state). In most cases, SSA will determine eligibility for 1619(b) Medicaid and pass that information on to the state Medicaid agency. However, some states have different rules. If earnings exceed the 1619(b) threshold, a [Medicaid Buy-In](#) program may be an option. These programs have a higher income threshold and sometimes a higher resource limit. There are additional options to explore with [Healthcare.gov and the Marketplace](#).

What happens to Medicare when SSDI cash benefits stop due to employment earnings?

Answer: When SSDI cash benefits stop due to employment earnings, [Medicare coverage](#) will continue as long as the beneficiary remains disabled. Specifically, Medicare coverage is kept for at least 93 months after returning to work, which includes the nine-month TWP. Read more about [Extended Medicare Coverage for Working People with Disabilities](#) and [Medicare's Buy-In Program](#).

Reinstating Benefits

What if SSI/SSDI benefits stop because of earnings from work but the person loses their job and needs benefits again?

Answer: If an SSDI beneficiary loses their job during a Trial Work Period, their benefits won't be affected. During the 36-month Extended Period of Eligibility, their benefits can be reinstated (if they still have their disability). If their earnings fall below the SGA level again within five years, they can apply for [Expedited Reinstatement](#) (EXR) to restart their benefits. If it's been over five years, they must file a new application to receive SSDI benefits again. SSI beneficiaries are also eligible for EXR if they stop receiving benefits because of their earnings from work and they cannot work at SGA within the first five years of their benefits being terminated. EXR is less common for SSI beneficiaries because SSI is not terminated until it is suspended for 12 consecutive months.

SSA Work Incentives

What are some of SSA's employment incentives?

Answer: We recommend reading [SSA's Red Book](#) to learn more. It's a valuable resource for learning about SSA's work incentives and accessing the Ticket to Work Program. You'll learn how to access local Employment Networks (ENs) and Benefits Planners. All states have [Work Incentives Planning and Assistance](#) (WIPA) programs that can help locate the most appropriate employment service.

Can people with pending SSA disability applications use work incentives, or must they be approved first?

Answer: Subsidies and Impairment Related Work Expenses (IRWEs) are two work incentives that can reduce countable income during the application period when SSA calculates whether someone is earning Substantial Gainful Activity (SGA). Review [SSA Rule 83-33: Determining Whether Work is SGA](#) and the [SSA Red Book](#) for more information. Also, consult with your local SSA Area Work Incentive Coordinator (AWIC). AWICs are experienced employment support experts who provide all the following services: training on work incentives, public outreach, support for beneficiaries, and coordination of services. Information on contacting your local AWIC is available on [SSA's website](#).

Can SSI and SSDI beneficiaries participate in all the same work incentive programs?

Answer: No. While some work incentives are available to all disability benefit recipients, some are specific to SSI or SSDI beneficiaries. For example, the Trial Work Period is only for individuals who receive SSDI. The [SOAR Overview of SSA Work Incentives](#) is a great resource with more information.

Resources

Jobs for People with Disabilities

- [Office of Disability Employment Policy \(ODEP\)](#)
- [Hiring People with Disabilities](#)
- [National Center on Self-Employment, Business Ownership, and Telecommuting](#)
- [National Disability Institute Small Business Hub](#)
- [Job Accommodation Network](#)

Entering or Re-entering the Workforce

- [Individualized Placement and Support](#)
- [State Vocational Rehabilitation Programs](#)
- [Encouraging Employment: Self-Employment](#)
- [Disability Owned](#)
- [Cornell's Disability Benefits at Work](#)
- [Income and Benefits Calculator](#)
- [SOAR and Employment Conversation Guide](#)
- [ABLE National Resource Center](#)

SSA Information

- [SSA Red Book](#)
- [SSA Disability Information](#)
- [Supplemental Security Income \(SSI\)](#)
- [Working While Disabled: How We Can Help](#)
- [Ticket to Work Program](#)
- [Benefits Planner: Retirement](#)