6 MYTHS ABOUT

EMPLOYMENT AND BENEFITS



I CAN'T WORK BECAUSE OF MY DISABILITY.

Having a disability doesn't stop you from pursuing meaningful employment. Having a job builds your professional network, promotes financial independence, and provides stability.



IF I WORK, I'LL LOSE MY BENEFITS.

Some jobs offer employer-sponsored health care benefits. However, if you have received SSDI benefits for more than two years, you are most likely on Medicare. If you are on Medicaid, your Medicaid coverage can continue even if your earnings become too high to receive SSI.



I WILL LOSE MY BENEFITS WHEN I START TO WORK.

SSI uses a calculation to figure out your cash benefits based on your monthly total countable income. If you are on SSI benefits only, you will always have more money if you work. If you are on SSDI, the Trial Work Period (TWP) allows you to try working while continuing to receive your full SSDI benefits.



NOTHING CAN HELP ME FIND AND KEEP A JOB.

Vocational Rehabilitation (VR) can help you prepare for, find, and maintain employment. You are eligible for VR services if you are eligible for SSI or SSDI based on your disability. Ticket to Work is a Social Security Administration program designed to help individuals with disabilities find work and keep working. If you are 18 to 64 years old and receiving SSI or SSDI benefits, you are eligible for this program.



IF I STOP WORKING, I CAN'T GET MY BENEFITS BACK.

SSI and SSDI have rules to help people who work. If you are on SSI and your income drops below a certain level, you will be eligible for SSI benefits again without needing to reapply.



NO RESOURCES CAN HELP ME FIND AND KEEP A JOB.

A Department of Behavioral Health and Intellectual disAbility Services (DBHIDS) Employment Program Specialist can assist with linking you to different DBHIDS-funded employment programs by completing the DBHIDS Employment Referral Form.

