

Employment and Benefits

This document is intended to clarify common beliefs about employment and how it might affect your Supplemental Security Income and/or Social Security Disability Insurance benefits.

Definitions

Supplemental Security Income (SSI) refers to financial benefits paid monthly to individuals with limited income and resources. Individuals with disabilities, individuals who are blind and/or individuals who are age 65 or older. Children with disabilities or who are blind may also receive [SSI \(Supplemental Security Income\)](#). To get in contact with Social Security call 800-772-1313 between 8 a.m. and 7 p.m., Monday through Friday.

Social Security Disability Insurance (SSDI) is a financial benefit program that pays you and certain family members if you are “insured.” This means that you worked long enough and paid Social Security taxes on your earnings ([Benefits for People with Disabilities](#)).

Common beliefs regarding employment and SSI/SSDI benefits

1. I can't work because of my disability.

Having a disability doesn't stop you from pursuing meaningful employment. There are laws in place that make it illegal for employers to discriminate against individuals with disabilities if they are qualified for a job ([Employment Laws: Disability & Discrimination](#)).

2. If I work, I will lose my health care 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.
- Your Medicaid coverage can continue, even if your earnings become too high to receive SSI. To qualify for continuing Medicaid coverage, a person must:
 - Have been eligible for SSI cash payment for at least a month
 - Have insufficient gross earnings to replace SSI, Medicaid, and publicly funded attendant care services
 - Still meet the disability requirements and all other non-disability SSI requirements
 - Need Medicaid benefits to continue to work ([Social Security Online- Continued Medicaid Eligibility \(Section 1619 \(B\)\)](#)).

3. I will lose my SSI/SSDI benefits when I start to work.

- SSI uses a calculation to determine your cash benefits based on your monthly total countable income. For every \$2 earned, SSI takes \$1. Your first \$80 does not count toward your benefits calculation. If you are receiving SSI benefits only, you will always have more money if you work ([Understanding SSI- SSI Income](#)).
- If you are receiving SSDI, the trial work period allows you to try working while continuing to receive your full SSDI benefits ([Work Incentive: SSDI Only | SOAR Work!](#)).

4. 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.
- Vocational Rehabilitation can help you prepare for, find, and maintain employment. You are generally eligible for such services if you are eligible for SSI or SSDI based on your disability ([Work Incentive: SSDI Only | SOAR Works!](#)).

- The Ticket to Work program is designed to help individuals with disabilities find and keep work. If you are 18-64 years old and receiving SSI or SSDI benefits, you can use your Ticket to Work from the Social Security Administration. To get connected, please call 866-833-2967 ([Work Incentives: SSDI Only | SOAR!](#)).

5. If I stop working because of my disability, I won't be able to get my benefits back.

SSI and SSDI have rules to help people who work. If you are receiving SSI and your income drops below a certain level, you will be eligible for SSI benefits again without needing to reapply ([Understanding SSI- SSI Work Incentives](#)).

Types of income that do not count as SSI:

1. The value of Supplement Nutrition Assistance Program (SNAP) food stamps received
2. Income tax refunds
3. Home energy assistance
4. Food or shelter based on need provided by nonprofit agencies
5. Money someone else spends to pay your expenses items other than food or shelter ([Understanding SSI- SSI Resources](#))

Would it be more beneficial to work or rely on benefits alone?

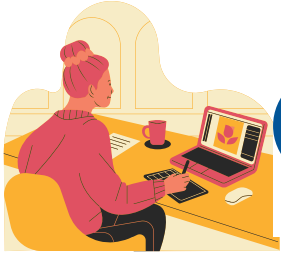
Having meaningful employment not only increases independence but it is also possible to make more money with supported employment than just having benefits alone.

Substantial Gainful Activity

- To be eligible for disability benefits, an individual must be unable to engage in substantial gainful activity (SGA). It is possible to receive both SSI and SGA ([Understanding SSI- Resources](#)).
- As an incentive, you could continue to collect benefits during a trial-to-work period.
- The monthly SGA amount for statutorily blind individuals for 2023 is \$2,460. For non-blind individuals, the monthly SGA amount for 2023 is \$1,470 ([Substantial Gainful Activity](#)).

To get in contact with Social call 800-772-1313 between 8 a.m. and 7 p.m. Monday through Friday.

6 MYTHS ABOUT EMPLOYMENT AND BENEFITS



MYTH
1

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.



MYTH
2

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.



MYTH
3

I WILL LOSE MY BENEFITS WHEN I START TO WORK.

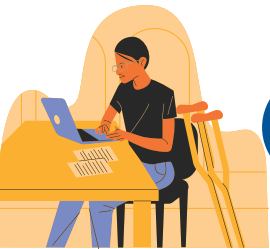
SSI uses a calculation to figure out your cash benefits based on your monthly total countable income. If you are on SSI benefits only, you will always have more money if you work. If you are on SSDI, the Trial Work Period (TWP) allows you to try working while continuing to receive your full SSDI benefits.



MYTH
4

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.



MYTH
5

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.



MYTH
6

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.

DBHIDS takes an active role in promoting the health and wellness of all Philadelphia residents through our population health approach. By empowering the entire community to take charge of their health, DBHIDS helps to create a Philadelphia in which every resident can thrive.