
Impact of Employment on Social Security Benefits

- The impact employment will have on benefits
- The impact of employment as it relates to health care
- Programs and resources that assist in benefits related topics

"I can't work - I will lose my benefits."

This is commonly the response when an individual who is receiving Social Security benefits due to a disability is asked about going to work. The myth that employment will lead to loss of benefits, including health coverage, has long been reinforced.

This is simply not true.

There are programs and resources that offer beneficiaries of disability benefits greater choice in obtaining the support and services needed to help them go to work and achieve their employment goals. It is possible to maintain benefits while progressing towards increased self-sufficiency. Safety nets, resources, and support can be accessed that may allow individuals to continue receiving benefits, lessen their dependency on benefits, and increase their financial well-being. Being fully knowledgeable of and equipped with accurate information about benefits, work incentives, and resources to reduce employment barriers is vital in the employment exploration process.

Social Security Disability Definition

Before getting into the complexity of Social Security rules, let's first address one of the biggest myths about disability benefits:

You must be unable to work to get Social Security disability benefits.

This is simply not true! This myth is the main barrier to people who receive benefits due to a disability in going to work. People equate Social Security's definition of disability with unemployable. People believe they must prove to Social Security that they cannot work to get benefits. And then they hold strong to that belief and do not attempt to ever work. This falsehood negatively impacts the person causing for many a life of poverty. Research has shown that for some it not only impacts them and their families but can lead to generations of poverty.

So let's set the record straight. The qualification to receive Social Security benefits due to a disability is different dependent on the program in which you qualify. More on those differences will be discussed in each following program section. Let's focus on the eligibility similarity of these programs - the definition of "disability".

Social Security's definition of disability is:

"The law defines disability as the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months."

Nowhere in the definition does it state a person cannot work now or ever. The definition states there must be an "inability to engage in any Substantial Gainful Activity (SGA)" - **This is the key!**

According to Social Security, Substantial Gainful Activity (SGA) is the monthly earned income before taxes that shows a person is capable of doing significant work. In 2018, SGA is \$1,180 per month (\$1,970 for a person who is blind). If a person is capable of earning SGA, then they don't have a disability. SGA determination considers a person's age, education and work experience, no matter whether such work exists in the immediate area or whether there are job vacancies. The worker's impairment(s) must be the primary reason for their inability to engage in SGA. The "disability" is determined by what financial level the person is capable of working. Therefore, people who receive Social Security benefits can work. And Social Security has created rules (work incentives) that promote and support work for people with disabilities.

With the prove-you-can't-work myth out of the way, the focus is shifted to the financial earning possibilities. This shift makes all the difference - shifting from the disability to the capability. People should not live in poverty because they have a disability. And, believe it or not, Social Security agrees. That is why in 1999 they created the Ticket to

Work and Work Incentive Act, to help people with disabilities move towards financial security and maintain healthcare coverage.

Definition of Disability Under 18

According to Social Security, a child under the age of 18 is considered disabled for SSI if:

- he or she has a medically determinable physical or mental impairment (or combination of impairments); and
- the impairment(s) results in marked and severe functional limitations; and
- the impairment(s) has lasted (or is expected to last) for at least one year or to result in death.

The Substantial Gainful Activity (SGA) test does not apply to a child under the age of 18. If a child does receive Social Security benefits, it will most likely be Supplemental Security Income (SSI) due to not having a work history. At age 18, there is a Redetermination to determine if the child qualifies for SSI benefits as an adult. Unlike a new application for adult SSI, SGA is not a determining factor in redetermination. Young adults who did not previously qualify for benefits may qualify as an adult because resources are now based on the individual and not that of the parents.

Social Security Programs for People with Disabilities

Social Security has two disability benefits programs with very different rules.

Supplemental Security Income (SSI) provides cash benefits to people with disabilities who have low income and resources with little or no work history. SSI is based on a financial need.

SSI Snapshot

- SSI is a means-tested program - based on financial need of people with disabilities with low income and resources.
- Maximum monthly payment is \$750 (individual)/ \$1,125 (couple) [2018 figures].
- Amount of cash benefit is based on financial need and details of living situation.
- SSI cash amount is determined by a formula
- \$2,000 (\$3,000 for couples) resource limit
- Medicaid automatically starts with benefits and continues as long as SSI eligible.
- *An individual usually has more money by going to work.*

Social Security Disability Insurance (SSDI) provides cash benefits to people with disabilities who qualify because of their work history or the work history of a spouse or parent.

SSDI Snapshot

- SSDI is social insurance paid into through FICA taxes.
- Eligibility and cash benefits are based work history and amount paid into the system.
- Benefits can be based on individual work history or that of a deceased or retired spouse or parent.
- Medicare automatically starts 24 months after benefits start.
- Medicare continues as long as a cash benefit is received and for up to 7 years 9 months after cash benefits stop.
- Based on work earnings and phase of work, cash benefits are either received or not.
- The rules are different at each phase of work.
- If benefits stop due to earnings, they can be restarted without reapplying.

Some people qualify for both programs. If you receive benefits from Social Security but are not sure from which program, order a free Benefit Planning Query (BPQY) at your local Social Security office (<https://secure.ssa.gov/ICON/main.jsp>) or by calling 1-800-772-1213 or 1-800-325-0778 (TTY).

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is a means-tested program meaning that the individual has a financial need for the benefit due to low income and resources. SSI disability benefits are payable to adults or children who have a disability, have limited income and resources, and are otherwise eligible. SSI “supplements” the “income” not available for food and shelter. Therefore, an individual’s living situation dictates the need for and amount of the benefit. The maximum federal benefit rate is \$750 (for an individual/\$1,125 for a couple) in 2018. Some states have programs to provide additional supplements. *SSI’s rules are designed to encourage work and increase income through employment.* People who are on SSI benefits are usually financially better off when they go to work. Beneficiaries that receive SSI automatically get Medicaid right away.

Supplemental Security Income (SSI) Eligibility

Qualifications for Supplemental Security Income (SSI):

- Be a U.S. citizen or qualified alien
- Have a disability
- Have low income and resources

SSI Resource Limit: To qualify for SSI benefits an individual has a resource limit of \$2,000 in countable resources (for an individual/\$3,000 for a couple). Cash or property that can be convert to cash that can be used to support you is considered a resource. Some resources don’t count towards SSI’s resource limit, like the home you live in and one vehicle. Social Security has a complete list of additional excluded resources on their website. (<https://www.ssa.gov/ssi/spotlights/spot-resources.htm>)

How to Apply:

- At your local Social Security office (<https://secure.ssa.gov/ICON/main.jsp>)
- Call 1-800-772-1213 or 1-800-325-0778 (TTY).

You can start the application online but must complete it by phone or in person. (<https://www.ssa.gov/benefits/ssi/>)

SSA Rules Maximize Earnings

Social Security provides work incentives as ways to test out work without the fear of losing healthcare or eligibility status. Individuals on SSI who go to work will generally have more money.

SSI Work Incentives

Income Exclusions: Income you earn that Social Security does not count when calculating how much your SSI check should be for that month.

General Income Exclusion: The first \$20 of any income is not counted.

Earned Income Exclusion: The first \$65 of earnings is not counted.

2 for 1 Reduction: After discounting the above exclusions, Social Security divides the rest of your gross income to determine the portion of your work income that they will countable income. Translation: *For every two dollars you earn, you keep one dollar of your SSI cash benefits.* By the time your cash benefit is reduced to zero, you are making twice as much; and still have healthcare.

Impairment Related Work Expenses (IRWE): Documented expenses paid out-of-pocket that are related to the disability, without which you could not work are not counted. Expense for items such as mobility devices, doctor visits, prescription copayments, assisted technology, and personal care services are deducted from countable income. Expenses must have a receipt and be approved by Social Security.

Calculating Countable Earned Income and New SSI Cash Benefits While Working:

SSI Recipient Who Is Not Blind:		
Step 1:	Total gross earnings each month (before taxes)	Earned Income
Step 2:	Subtract \$20 (<i>General Income Exclusion</i>)	- \$20
Step 3:	Subtract \$65 (<i>Earned Income Exclusion</i>)	- \$65
Step 4:	Subtract out-of-pocket disability-related expenses (<i>IRWE's</i>)	- IRWE's
Step 5:	Divide what's left (the Remainder) by 2 (<i>2 for 1 Reduction</i>)	÷ 2
		= Countable Earned Income
Step 6:	SSI cash benefit received (\$750 max in 2018)	SSI Cash Benefit
Step 7:	Subtract Countable Income	- Countable Earned Income
Step 8:	New SSI check amount, based on work earnings.	= New SSI Check Amount

Blind Work Expenses (BWE): Individuals who are legally blind according to Social Security can use Blind Work Expenses. Unlike an IRWE, BWEs do not have to be related to blindness or other medical condition or disability. BWEs can be any expense related to work including federal, state, and local taxes; Social Security taxes; and visual and sensory aids.

Calculating Countable Earned Income and New SSI Cash Benefits While Working:

SSI Recipient Who Is Blind:		
Step 1:	Total gross earnings each month (before taxes)	Earned Income
Step 2:	Subtract \$20 (<i>General Income Exclusion</i>)	- \$20
Step 3:	Subtract \$65 (<i>Earned Income Exclusion</i>)	- \$65
Step 4:	Divide what's left (the Remainder) by 2 (<i>2 for 1 Reduction</i>)	÷ 2
Step 5:	Subtract out-of-pocket work-related expenses (<i>BWE's</i>)	- BWE's
		= Countable Earned Income
Step 6:	SSI cash benefit received (\$750 max in 2018)	SSI Cash Benefit
Step 7:	Subtract Countable Income	- Countable Earned Income
Step 8:	New SSI check amount, based on work earnings.	= New SSI Check Amount

Student Earned Income Exclusion (SEIE): For students under 22 who are in school at least half-time can earn up to \$1,820 (monthly cap in 2018) without decreasing their SSI benefits. There is an annual cap of \$7,350 (in 2018) before the 2 for 1 Reduction is applied. Half-time in school means:

- 12 hours per week for grades 7 to 12
- 8 hours per week for college students
- 12 to 15 hours per week for job training

Needing SSI Again

If SSI cash benefits stopped due to income, they can restart if income goes down. If it has been less than 12 months since SSI cash benefits stopped due to income or if you qualify for SSI 1619(b), SSI benefits can restart without having to reapply by reporting changes in income and work status to the local Social Security office.

Expedited Reinstatement (EXR): For up to five years after SSI cash benefits have stopped due to income, a beneficiary can use Expedited Reinstatement (EXR) to restart benefits without the need to reapply. The person must not be able to work at Substantial Gainful Activity (SGA) level due to the same qualifying disability that made them originally eligible for SSI.

Programs That Let You Earn More and Save More of SSI

There are programs that allow saving beyond the \$2,000 resource limit (\$3,000 for couples) and keeping SSI. Money saved on these programs won't be considered countable income by the SSI program, leading to more in SSI benefits.

Achieving a Better Life Experience (ABLE) Accounts: ABLE accounts let people whose disability began before age 26 to save up to \$100,000 without the money saved affecting the resource limit requirement of many programs, including Supplemental Security Income (SSI), Medicaid, and Nutrition Assistance. There are rules about what the money in ABLE accounts can be used on, but there is a lot of flexibility. ABLE account money can be used for:

- Education
- Housing
- Transportation
- Health care
- Work-related expenses
- Assistive technology
- Other approved living expenses

ABLE accounts have tax advantages, such as money in the account won't be taxed and earned income saved may qualify for federal Saver's Credit. There are specific rules for how much can be contributed to an ABLE account yearly. If there is more than \$100,000 in your ABLE account, the money will be counted by the SSI program.

ABLE accounts can only be opened through specific programs or financial institutions. Each state regulates which financial institution offers ABLE accounts in that state. ABLE accounts can be opened in a different state than where a beneficiary resides. Even if a state offers an ABLE program, a person should compare different state ABLE accounts to see which state's program is best for them. The ABLE National Resource Center provides information about all ABLE accounts available. (<http://www.ablenrc.org/>)

Plan for Achieving Self Support (P.A.S.S.): A PASS is a detailed plan agreed between you and the SSA Pass Cadre to use your earnings and/or SSDI benefits or other income to purchase items and services you need to achieve a work related goal. If approved, Social Security will increase, or make you eligible for, SSI benefits so that you have money to live on. Income put into a PASS won't be counted as resources by SSI.

Money in a PASS must be used for a work-related goal, such as:

- School or training
- Starting a business
- Equipment, support services, and other work-related expenses

For a PASS to be approved the money saved must be for a work-related goal that will lead to increase self-sufficiency and dependency on benefits. It is recommended to use a Work Incentive Coordinator to create a PASS, but anyone can write the plan to be approved by a PASS Cadre.

[Supplemental Security Income \(SSI\) and Health Care](#)

When a person receives Supplemental Security Income (SSI) benefit they automatically receive Medicaid health care coverage. One of the main concerns for people who receive SSI benefits is losing their Medicaid health care coverage if they go to work. But that is not really an issue. Social Security rules are created to so people don't have to choice between increasing their financial wellbeing through work and health care.

As long as a person is eligible for SSI, their Medicaid coverage continues, even if their SSI cash benefits go to zero. If SSI cash benefits go to zero because of earnings and resources are below the \$2,000 limit, SSI's 1619(b) rule means you can keep your Medicaid coverage. If income goes over the 1619(b) limit or resources exceed SSI's limits, most states have the ability to buy-in to Medicaid for a low monthly premium (maximum of \$35 a month) if you are working. There are also other health coverage options such as employer-sponsored coverage or private individual coverage.

[Getting Help with Benefit Planning](#)

Understanding SSI Social Security benefits can be confusing. Certified benefit planners are available to provide individualized benefits counseling to assist in learning how work will impact benefits. Some projects like Work Incentive Planning and Assistance (WIPA) provide comprehensive services for free. Services may also be paid for through providers like Vocational Rehabilitation or private pay.

Social Security Disability Insurance (SSDI)

Social Security Disability Insurance (SSDI) is social insurance financed with Social Security taxes (FICA contributions) paid by workers and employers. These contributions are based on individual earnings (or those of a spouse or parents). Beyond having a disability that limits their work, a worker must earn sufficient credits based on taxable work to be "insured" for Social Security purposes to be eligible for a SSDI. The amount of the monthly disability benefit is based on the Social Security earnings record of the insured worker. After receiving two years of SSDI cash benefits, a beneficiary will automatically get Medicare health coverage.

Qualifying for Social Security Disability Insurance (SSDI)

Qualification for Social Security Disability Insurance (SSDI) is based not only on having a disability but also on a person's work history. Social Security looks at two factors based on a work history to determine if a person is insured. First, has a person worked recently (Recent Work Test); and second how long has the person worked (Duration of Work Test). To find out if you are insured, create an account at My Social Security (<https://www.ssa.gov/myaccount/>).

After checking if insured, Social Security determines if the disability meets their criteria. A person's inability to do their previous work does not necessarily mean they have a disability. Social Security's definition for disability for an adult is the inability to engage in any Substantial Gainful Activity (SGA) due to a physical or mental impairment that is expected to result in death or last for at least a continuous 12 month period. (According to Social Security, Substantial Gainful Activity [SGA] is the monthly earned income before taxes that shows a person is capable of doing significant work. In 2018, SGA is \$1,180 per month [\$1,970 for a person who is blind].) If a person is capable of earning SGA considering age, education and work experience, no matter whether such work exists in the immediate area or whether there are job vacancies, they do not have a disability. The worker's impairment(s) must be the primary reason for their inability to engage in SGA.

If the person is insured and has a disability according to Social Security criteria, they may qualify for SSDI benefits. The amount received each month depends on the work history.

How to Apply:

- Online (<https://www.ssa.gov/applyfordisability/>)
- At your local Social Security office (<https://secure.ssa.gov/ICON/main.jsp>)
- Call 1-800-772-1213 or 1-800-325-0778 (TTY).

[There Are SSA Rules to Test Work](#)

Social Security provides work incentives to test returning to work to earn more than the Substantial Gainful Activity (SGA) limit without worrying about losing necessary benefits. Most people will follow a three-stage process of work incentives when receiving SSDI and going to work.

SSDI Work Incentives

Trial Work Period (TWP): Nine trial work months occurring within a rolling five-year window where an individual can work and continue to receive their full SSDI benefit. A Trial Work month is triggered when an individual's gross earnings is at or above the TWP amount. In 2018, the amount is \$850. The nine months do not have to be consecutive. An individual keeps the entire SSDI check during TWP, regardless of earnings.

Extended Period of Eligibility (EPE): After TWP, the Extended Period of Eligibility is a three-year period during which an individual can receive an SSDI check during months in which the "countable income" is at or below the Substantial Gainful Activity (SGA)* limit (in 2018 \$1,850 or \$1,970 if blind). If countable income is above SGA, the individual will not receive a cash benefits for those months. During this time if countable income goes below SGA, cash benefits will be restart.

* **Substantial Gainful Activity (SGA)** is the gross monthly earned income that shows a person is capable of doing significant work according to Social Security. In 2018, SGA is \$1,180 per month (\$1,970 for a person who is blind). But an individual can use work incentives to reduce what SSA considers countable earnings.

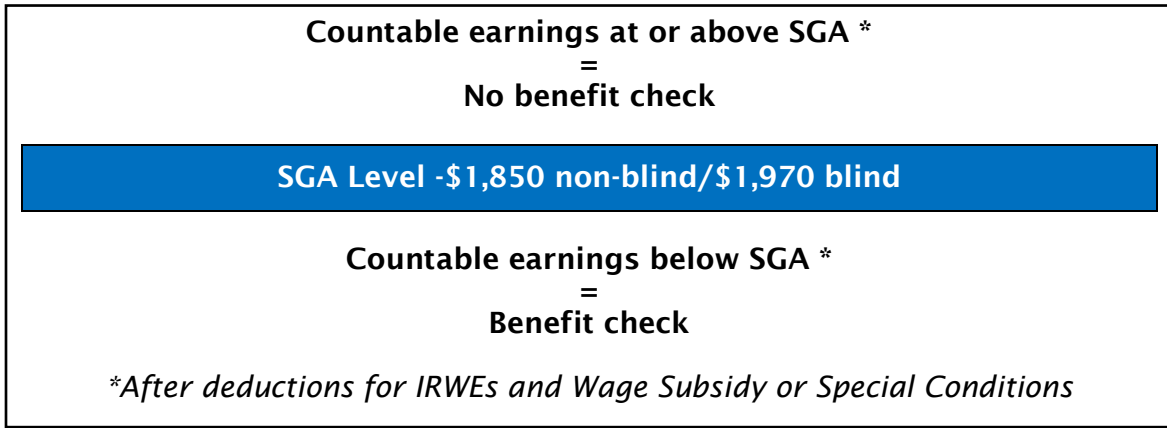
[SGA is More Than Just a Number](#)

There are additional work incentives that allow an individual to make more money than SGA. These work incentives cannot be used during the Trial Work Period.

Impairment Related Work Expenses (IRWE): Documented expenses paid out-of-pocket that are related to the disability, without which you could not work are not counted. Expense for items such as mobility devices, doctor visits, prescription copayments, assisted technology, and personal care services are deducted from countable income. Expenses must have a receipt and be approved by Social Security.

Wage Subsidy and Special Conditions: These are supports a person receives on the job that may result in getting paid more than the actual value of the services performed. Wage subsidy refers to support from the employer, such as more supervision or less tasks. Special Conditions is the support to be able to perform a job that is received by someone other than your employer, like Vocational Rehabilitation Counselor or Job Coach. Social Security must approve and determine the value of Wage Subsidy and Special Conditions. The determined value will not be used as countable income.

SGA Impact on Benefit Check



Expedited Reinstatement (EXR): If countable earnings are at the SGA level or higher after completing the Trail Work Period (TWP) and Extended Period of Eligibility (EPE), SSDI benefits stop. However, Expedited Reinstatement (EXR) allow for SSDI benefits to restart if countable earned income drops below the SGA level within the next five years without the need to reapply.

Calculating the impact an income will have on your SSDI check

During the Trail Work Period (TWP), an individual continues to get SSDI cash benefit, no matter how much they earn.

During the Extended Period of Eligibility (EPE), use the following to calculate effect of income on SSDI check.

Step 1:	Add up gross earnings each month (before taxes)	Monthly Earnings
Step 2:	Subtract out-of-pocket disability-related expenses (IRWE's)	- IRWE's
Step 3:	Subtract hours of job coach support x wages/hr.	- Job Coaching Subsidy
Step 4:	Subtract the value of employer support	- Employer Subsidy
Step 5:	This is the amount of earning SSA counts	= Countable Income
Step 6:	Is countable income below or above SGA (\$1,850 non-blind/\$1,970 blind in 2018)?	
	If countable income is below SGA	You get a SSDI check
	If countable income is above SGA	SSDI Check stops
* At any time during EPE if countable drops below SGA, SSDI cash benefits start again.		

[Supplemental Security Income \(SSDI\) and Health Care](#)

After receiving SSDI benefits for 24 months, Original Medicare benefits automatically start. Individuals on SSDI can keep Medicare for 93 months after completing their Trail Work Period (TWP), as long as they haven't medically improved.

Original Medicare includes Part A (pays for hospital medical care) and Part B (pays for outpatient care like doctor appointments). An individual can sign up for Medicare Advantage and Part D (pays for prescription drugs) during open enrollment or if there is a life change that impacts healthcare coverage. A person can have Medicare and other health coverage at the same time. If they have low income or resources, they may qualify for Medicaid, Medicare Savings Programs, and/or Low Income Subsidy to help pay for Medicare. Most states have the ability for people on SSDI to buy-in to Medicaid for a low monthly premium (maximum of \$35 a month) if they are working. Additional health coverage options such as employer-sponsored coverage or private individual coverage are also available.

[Getting Help with Benefit Planning](#)

Understanding SSDI Social Security benefits can be confusing. Certified benefit planners provide individualized benefits counseling to learn how work will impact benefits. Some projects like Work Incentive Planning and Assistance (WIPA) provide comprehensive services for free. Services may also be paid for through providers like Vocational Rehabilitation or private pay. Also some Ticket to Work projects offer benefit counseling as part of their services.

Receiving Both SSDI and SSI

If a person receives both Social Security Disability Income (SSDI) and Supplemental Security Income (SSI), both sets of rules and work incentives apply. It is highly recommended to use a certified Work Incentive Coordinator to assist in this situation. See section on Benefit Planning assistance.

Unable to Continue to Work

What if I am unable to continue working?

SSA has Expedited Reinstatement (EXR), which is a safety net for those on SSI or SSDI who return to work and lose their entitlement to benefits due to earned income. If you are unable to continue working due to your disability within five years of when your benefits ended, your benefits can be restarted without the need to reapply.

Additional Health Care Options

Health care is an important concern for most Americans. This concern is even greater when an individual has a disability that requires on-going care and/or medications. The fear of losing health care benefits is one of the top factors when considering employment.

Health care needs are a factor that must be investigated when considering employment. An overlooked aspect of a job may be the employment benefit package. Several employers will offer health care insurance to their full-time employees. Some may pay for all or part of the insurance as an incentive.

If Medicaid, Medicare, or employer-sponsored healthcare is not an option, individual health coverage is available through [Healthcare.gov](https://www.healthcare.gov). With individual coverage, an individual will pay monthly premiums for the agreed upon plan. If they have low to moderate income, the government may help pay for monthly premiums and lower copayments. Healthcare.gov is the easiest place to compare individual plans and the only place where help with payment of private insurance is available.

Benefit Planning and Job Search Assistance

[Work Incentive Planning and Assistance \(WIPA\)](#)

Social Security Administration (SSA) has contracted with Work Incentive Planning and Assistance (WIPA) programs across the country to provide accurate work incentive information to people who receive SSI, SSDI, or both. WIPA projects are community-based organizations not directly connected to SSA. WIPA services provide comprehensive, individualized benefits counseling to assist the beneficiary to make informed decisions on their road to economic self-sufficiency at no cost to the beneficiary.

Certified Work Incentive Coordinators help individuals with disabilities that are either working or considering work, as well as their family members and service providers. Some services include:

- Providing in-depth counseling about the effect of work on federal and state benefits
- Providing written Benefits Summary and Analysis (BSA) explaining the impact of employment on benefits
- Assisting in learning to manage and report changes to Social Security
- Providing work incentive information and referral to community resources

It is highly recommended to anyone receiving a disability-related benefit that is considering employment to contact a WIPA to completely understand how employment will impact their benefits and to learn about all the work incentives that may be available to them. Accurate, personalized benefit information is essential to making an educated decision regarding employment choices.

How to Find a Local WIPA

Free WIPA services are offered in every state. Contact information is available on the SSA Ticket to Work website (<https://choosework.ssa.gov/findhelp/>). Basic information and referral information is also available by calling SSA's Ticket to Work Help Line at 866-968-7842 or 866-833-2967 (TTY). Experts are available Monday – Friday, 8 a.m. – 8 p.m. ET to answer questions, get you enrolled and connect with free employment services.

Other Benefit Counseling Resources

Vocational Rehabilitation Agencies, Centers of Independence, Work Incentive or Benefit Information Network, and other organizations may also have trained benefit counseling services that are not part of a WIPA project. These community partners provide a wide-range of services to support beneficiaries in going to work. Some of these services may be at a cost while others could be available through providers as part of an individual's work plan.

Work Incentive Seminar Events (WISE)

Work Incentive Seminar Events (WISE) webinars are free, live online events for those interested in learning more about Ticket to Work, Work Incentives, and other disability employment related topics. Social Security hosts these webinars on the fourth Wednesday of each month. To participate, you can register online at <https://choosework.ssa.gov/webinar> or call 866-968-7842 or 866-833-2967(TTY). Past webinars are also available online.

[Ticket to Work](#)

The Ticket to Work is federal employment program for people with disabilities who receive Social Security benefits and are interested in going to work. The program was designed to remove many of the barriers that previously influenced people's decisions about going to work because of concerns over losing health care coverage.

The goal of the Ticket Program is to increase opportunities and choices for Social Security disability beneficiaries to obtain employment, vocational rehabilitation, and other support services from public and private providers and organizations free of charge through Employment Networks (ENs).

All services provided by an EN are free. Participation in Ticket to Work is voluntary for both the beneficiary and EN.

EN services can include:

- Vocational rehabilitation
- Training
- Referrals
- Job coaching
- Job counseling
- Placement services

How to Find an EN

Contact information to find free Employment Network (EN) services is available on the SSA Ticket to Work website (<https://choosework.ssa.gov/findhelp/>). Basic information and referral information is also available by calling SSA's Ticket to Work Help Line at 866-968-7842 or 866-833-2967 (TTY). Experts are available Monday – Friday, 8 a.m. – 8 p.m. ET to answer questions, get you enrolled and connect with free employment services.

Disability Benefits 101

Disability Benefits 101 (DB101), created by the World Institute on Disability, is a comprehensive website offering state-focused tools and information about employment and career planning, health coverage options, and disability benefits. DB101 serves a wide range of users, including job seekers with a disability, service providers, and their communities.

DB101 state-specific information allows an individual to debunk the myths about employment and learn the information to make informed decisions about work, including impact on disability benefits. DB101 calculators allow users to create and explore scenarios to see how changes in employment, earnings, marital status, or other circumstances may affect their health coverage and benefits. DB101 has information and links to additional resources that support employment for people with disabilities including Vocational Rehabilitation, and WIPAs (benefit counselors).

DB101 information is specific to each state and therefore should only be utilized by those residing in the particular DB101 state. DB101 (<https://www.db101.org>) is currently offered in nine states: Alaska, Arizona, California, Kentucky, Michigan, Minnesota, Missouri, New Jersey, and Ohio.