



Before the presentation starts, please use your smartphone to create your personal *my* Social Security account at ssa.gov/myaccount or scan the QR code below.

To create
an account,
you must:



Be at least 18
years of age



Have a Social
Security number



Have an email
address



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Working While Disabled: How We Can Help

September
2026



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Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://ssa.gov) for up-to-date information on our programs.

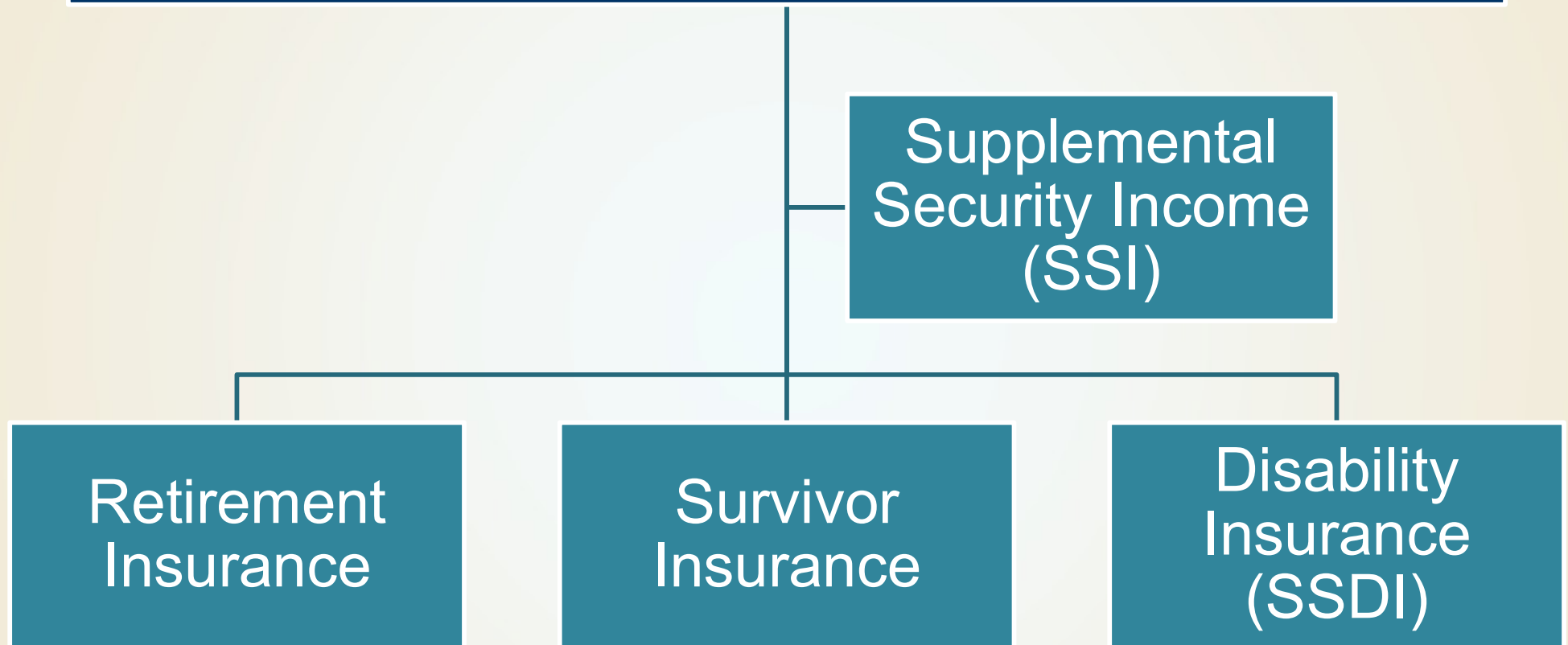
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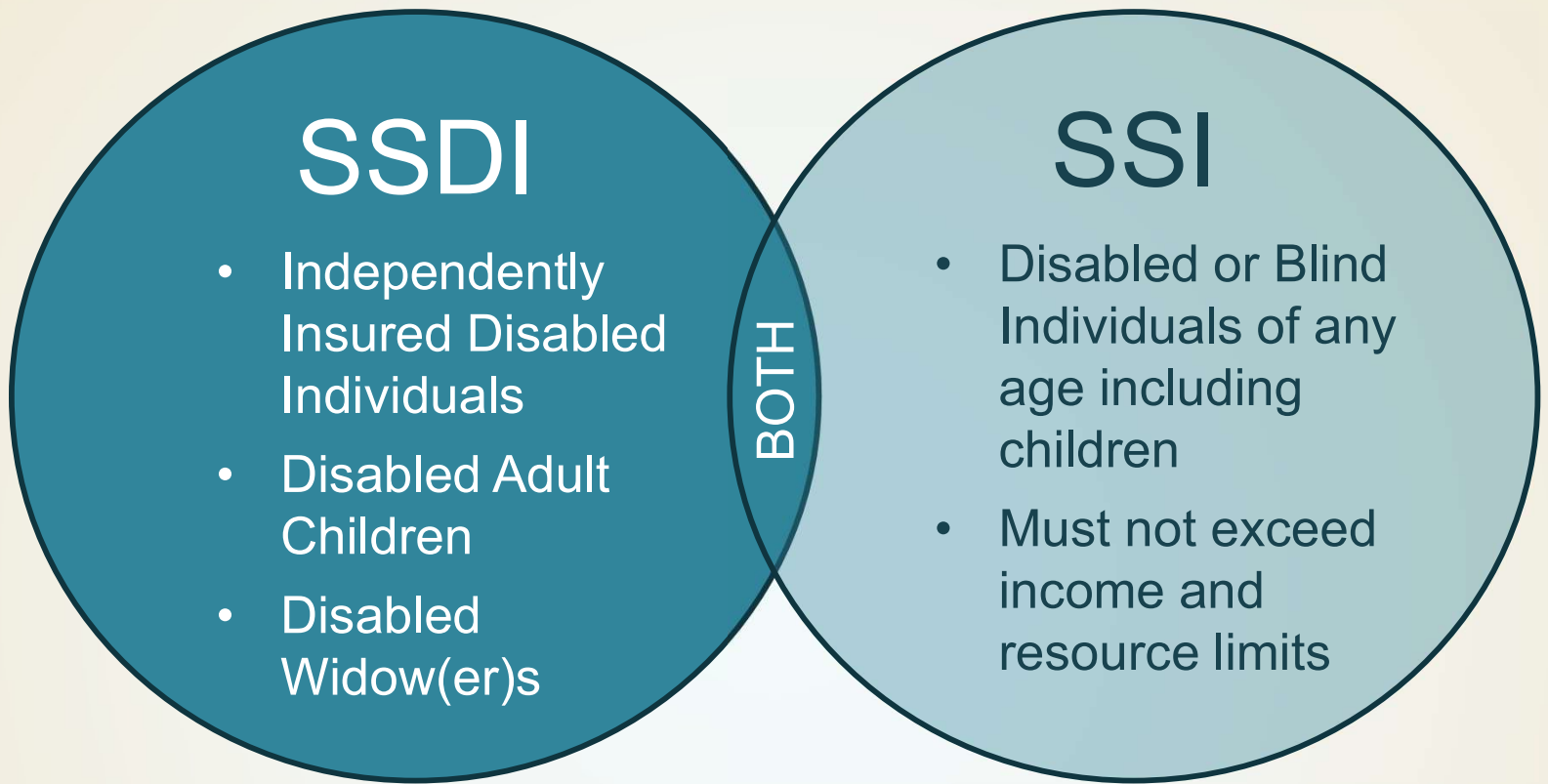
Social Security Administration



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Disability Programs



- ✓ Based on work credits
- ✓ Family benefits
- ✓ Financed by FICA taxes
- ✓ Medicare eligible

- ✓ Needs based
- ✓ Only pays individual
- ✓ Financed by general taxes
- ✓ Medicaid eligible



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Requirements for Getting SSI

- Your **income** – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Your **resources** – things you own such as real estate, bank accounts, cash, stocks, and bonds.
 - **Individual** – \$2,000
 - **Couple** – \$3,000
 - **Children:** \$4,000 (living with 1 parent) / \$5,000 (living with 2 parents)
- **Where you live** – in a household (your own or someone else's), institution, or group care facility



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ABLE (Achieving a Better Life Experience) Act

- Allows certain individuals with disabilities and their families to save money in a tax advantaged savings and investment account, similar to a 529 College Savings Account
- Limits eligibility to individuals who became disabled before turning 46
- Account must be administered by a qualified ABLE program which is available in most states.
- Save up to \$100,000 without affecting SSI payments.



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Disability Payments

SSDI

- Benefit amount is based on the lifetime earnings of the insured individual
- Fixed monthly benefit
- Paid on 3rd of the month or 2nd, 3rd or 4th Wednesday

SSI

- Maximum Federal SSI payment for individuals is \$994/mo for 2026
- Monthly payment can vary
- Paid on the 1st of the month



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If You Plan to Work...

- Rules vary depending on the type of benefit you receive (SSDI vs SSI).
- Both programs have special rules to help support disabled workers.

choosework.ssa.gov



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Ticket to Work Program

- Provides most people receiving SSDI or SSI more choices for receiving employment services.
- Connect with an Employment Network
- Employment Networks help with:
 - Employment services
 - Vocational rehabilitation services
 - Other support services necessary to achieve a vocational goal.



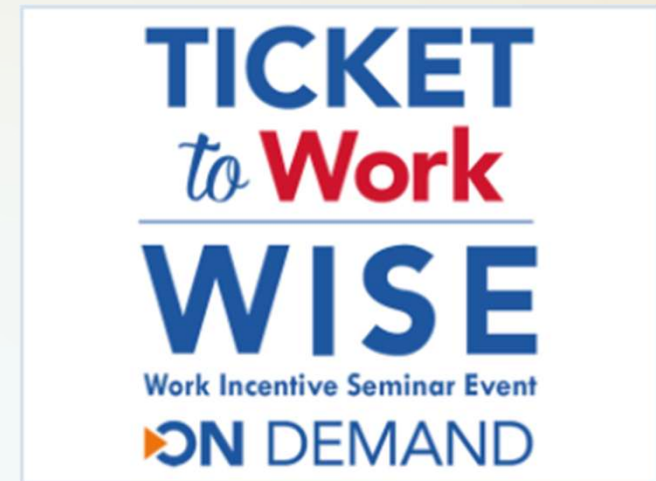
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Choosework.ssa.gov Resources

- **WISE Webinars**
 - choosework.ssa.gov/webinars-tutorials
- **Video Tutorials**
 - choosework.ssa.gov/videos



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Your Reporting Responsibilities

You must tell us if:

- You start or stop work.
- You report your work, but your duties, hours, or pay have changed.
- You start paying expenses that you need for work due to your disability.



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How Work Affects SSDI Benefits

Trial Work Period – Allows you to test your ability to work for at least 9 months.

- TWP month is any month your total earnings are over \$1,210.00 in 2026.
- Ends after completing 9 cumulative TWP months within a 60-month period.



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How Work Affects SSDI Benefits

Extended Period of Eligibility – After the TWP is completed, you have 36 months during which you can work and still receive benefits for any month your earnings aren't substantial.

2026 Substantial Gainful Activity (SGA)

Disabled

Over \$1,690 / month

Statutory Blindness

Over \$2,830 / month



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SSDI Work Supports

- Let SSA know if:
 - Your employer provides subsidy or special condition that results in you receiving more pay than the actual value of the services performed.
 - You had to stop or reduce work below SGA after a short time due to your condition (6 months or less).
 - Have any impairment-related work expenses.



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Medicare Continuation After Termination of Benefits

- If your SSDI benefits stop because of your earnings, and you still have a disability, your free Medicare Part A coverage will continue for at least 93 months after the 9-month TWP.
- After that you can buy Medicare Part A coverage by paying a monthly premium.
- If you have Medicare Part B coverage, you must continue to pay the premium. If you want to end the coverage, you must request it in writing.



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Expedited Reinstatement

- If benefits terminate due to SGA, and you become unable to perform substantial work because of your condition within 5 years of the termination, we may be able to expedite the reinstatement of benefits.
- You may be able to receive up to 6 months of provisional payments while we determine if you still meet the medical requirements.



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How Work Affects SSI Payments

- We base your SSI payments on how much other income you have. When other income goes up, SSI payments usually go down.
 - Exclude the first \$20 in income.
 - Payments may be affected by any earned income over \$65 a month.



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SSI Work Supports

- Student Earned Income Exclusion
- Impairment-Related Work Expense
- Expedited Reinstatement
- Plan to Achieve Self-Support



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Plan to Achieve Self-Support (PASS)

If you receive SSI or could qualify for SSI after setting aside income or resources so that you may pursue a work goal, you could benefit from a PASS.

ssa.gov/disabilityresearch/wi/passcadre.htm

Kansas City Subregion
866-593-2880, ext 54893



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Medicaid

- Your work income may cause SSI to stop, but Medicaid coverage will continue until your income reaches a certain level set by the state.
- In most states, for your Medicaid to continue, you must:
 - Need Medicaid to be able to work
 - Be unable to afford similar medical coverage without SSI
 - Still have a disability and meet all other requirements for SSI eligibility.
- If you are eligible for Medicaid under these rules, we'll continue to review your case periodically.



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Wage Reporting

For SSDI and SSI recipients, you can report wages:

- Through your personal *my* Social Security account;
- By contacting your local Social Security office;
- By mailing or faxing the information to Social Security; or
- By calling our toll-free number 1-800-772-1213.

Note: SSI recipients can also report wages via the “SSA Mobile Wage Reporting” application and the automated telephone wage reporting service.



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Your Right to Appeal

- If you disagree with a decision made by SSA, you have the right to appeal.
- You must request the appeal in writing within 60 days of the date of your notice.
- Four levels of appeal:
 - Reconsideration
 - Hearing by Administrative Law Judge
 - Appeals Council review
 - Federal Court review



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Overpayments

- An overpayment occurs when you receive more money than you should have been paid.
- You will be notified by mail of the overpayment amount, why you are overpaid, your repayment options and appeal and waiver rights.
 - Can appeal within 60 days if you disagree
 - Can request a waiver at any time if you believe you shouldn't have to repay
 - Can request a different withholding rate



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How to Get Help from Social Security



- Go online to SSA.gov.
- Call our National 800 Number (800-772-1213).
- Call your local office (www.ssa.gov/locator).
- If you need in-person help, we encourage you to make an appointment.
- Use our Mobile Check-In Express feature when you visit the office for your appointment.



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Helpful Online Resources

- ssa.gov/ssi
- ssa.gov/ssi/links-to-spotlights.htm
- ssa.gov/redbook/index.html
- ssa.gov/ssi/reporting/wages
- choosework.ssa.gov
- ssa.gov/family
- ssa.gov/payee



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Q&A Opportunity



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
Insurance that workers earn by paying Social Security taxes on their wages.	Needs-based public assistance program that does not require a person to have a work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources; pays aged individuals 65 and older with limited income and resources.
Pays benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



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