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and tomorrow

What You Need to Know When You Get Social Security Disability Benefits



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Introduction

This booklet explains some of your rights and responsibilities when you receive Social Security Disability Insurance (SSDI) benefits.

We suggest you take time now to read this booklet, and then put it in a safe place so you can refer to it in the future.

If you also receive Supplemental Security Income (SSI) payments, read *What You Need to Know When You Get Supplemental Security Income (SSI)* (Publication No. 05-11011).

About your benefits

When your payments start

Under the law, your payments can't begin until you have a disability for at least five full months. Payments usually start with your sixth month of disability. However, there is no waiting period if your disability results from amyotrophic lateral sclerosis (ALS) and you are approved for SSDI benefits on or after July 23, 2020.

When we tell you that you'll be receiving disability benefit payments, the notice explains how much your disability benefit will be and when your payments start.

NOTE: *If your family members are eligible for benefits based on your work, they'll receive a separate notice and booklet.*

How long payments continue

Generally, your disability benefits will continue as long as your medical condition has not improved and you can't work. Benefits won't necessarily continue indefinitely. Because of advances in medical science and rehabilitation techniques, many people recover

from serious accidents and illnesses. We'll review your case periodically to make sure you still have a qualifying disability.

You're responsible for telling us if any of the following occur:

- Your ability to work changes
- You return to work
- Your medical condition improves

NOTE: *Other changes you need to report to us are described in the “**What you must report to us**” section.*

If you disagree with a decision we make

If you have any questions about your payment amount, or any other information we may send to you, please contact us. If you were recently denied Social Security benefits for medical or non-medical reasons, you may request an appeal. Your request must be in writing and received within 60 days of the date you receive the letter containing our decision.

The fastest and easiest way to file an appeal of your decision is by visiting **www.ssa.gov/disability/appeal**. You can file online and provide documents electronically to support your appeal. You can file an appeal online even if you live outside of the United States.

You can also call us and ask for the appeal form (Form SSA-561).

If you still aren't satisfied, there are further steps you can take. Read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

You have the right to hire an attorney or anyone else to represent you. This doesn't mean you must have an attorney or other representative, but we'll be glad to work with one if you wish. For more information about getting a representative, read *Your Right to Representation* (Publication No. 05-10075).

When and how your benefits are paid

Social Security benefits are paid each month. Generally, the day on which you receive your benefits depends on the birth date of the person on whose work record you receive benefits. For example, if you receive disability or retirement benefits, your payment date will be determined by your birth date. If you receive benefits as a spouse, your benefit payment date will be determined by your spouse's birth date.

Electronic payments

You must receive your payments electronically. If you didn't sign up for electronic payments when you applied, we strongly urge you to do it now.

Direct deposit is a simple, safe, and secure way to receive your benefits. Contact your bank to help you sign up. Or, you can sign up for direct deposit by contacting us.

Another option is the Direct Express® card program. With Direct Express®, deposits from federal payments are made directly to the card account. Signing up for a card is quick and easy. Call the toll-free Treasury Electronic Payment Solution Contact Center at **1-800-333-1795**. Or, sign up online at [**https://godirect.gov/gpw/**](https://godirect.gov/gpw/) or ask one of our representatives if you need help signing up.

If you receive your checks by mail

If your check is not delivered on its due date, wait three workdays before reporting the missing check to us. The most common reason checks are late is because a change of address wasn't reported.

If your check is lost or stolen, contact us immediately. Your check can be replaced, but it takes time.

To be safe, you should cash or deposit your check as soon as possible after you receive it. You shouldn't sign your check until you are at the place where you'll cash it. If you sign the check ahead of time and lose it, the person who finds it could cash it.

A government check must be cashed within 12 months after the date of the check or it will be voided. After a year, if you're still entitled to the payment, we'll replace the voided check.

Returning benefits not due

If you receive a check that you know isn't due, take it to any Social Security office or return it to the U.S. Treasury Department at the address on the check envelope. You should write VOID on the front of the check and enclose a note telling why you're sending the check back. If you have direct deposit and receive a payment you should not have gotten, call or visit your local Social Security office. We'll tell you how you can return it.

If you knowingly accept payments that aren't due to you, you may face criminal charges.

Paying taxes on your benefits

Some people who get Social Security benefits have to pay taxes on their benefits. About one-third of our current beneficiaries pay taxes on their benefits. You'll be affected only if you have substantial income in addition to your Social Security benefits.

- If you file a federal individual income tax return and your income is more than \$25,000, you have to pay taxes
- If you file a joint return, you may have to pay taxes if you and your spouse have a combined income that is more than \$32,000
- If you're married and file a separate return, you'll probably pay taxes on your benefits

For more information, contact the Internal Revenue Service.

How we will contact you

Generally, we use the mail or call you on the phone when we want to contact you, but sometimes a Social Security representative may come to your home. Our representative will show you their identification before talking about your benefits. For your protection, call your local Social Security office to ask if someone was sent to see you before you let the representative into your home.

A special note for people who are blind

You can choose to receive notices from us in one of the following ways. Just let us know which you prefer.

- Standard print notice by first-class mail
- Standard print notice by certified mail
- Standard print notice by first-class mail and a follow-up telephone call
- Braille notice and a standard print notice by first-class mail
- Microsoft Word file on a data compact disc (CD) and a standard print notice by first-class mail
- Audio CD and a standard print notice by first-class mail
- Large print (18-point size) notice and a standard print notice by first-class mail

To select one of these options, please contact us using one of the following methods:

- Visit our website at **www.ssa.gov/notices**, and follow the steps provided
- Call us toll-free at **1-800-772-1213**. If you are deaf or hard of hearing, you may call our TTY number at **1-800-325-0778**
- Write or visit your local Social Security office

If you'd like to receive notices in another way, please call us at **1-800-772-1213**, or visit your local Social Security office so we can begin processing your request. If we're unable to approve your request, we'll send the reason in writing to you and tell you how to appeal the decision.

If you have a question about a Social Security notice, you may call us toll-free at **1-800-772-1213** to ask for the notice to be read or explained to you.

Cost-of-living adjustments

Each January, your benefits will increase automatically if the cost of living has gone up. For example, if the cost of living has increased by 2%, your benefits also will increase by 2%. If you receive your benefits by direct deposit, we'll notify you in advance of your new benefit amount. If you receive your benefits by check, we'll include a notice explaining the cost-of-living adjustment with your check.

When you reach full retirement age

If you're receiving SSDI benefits, your disability benefits automatically convert to retirement benefits, but the amount remains the same.

If you also receive a reduced surviving spouse benefit, be sure to contact us when you reach full retirement age, so that we can make any necessary adjustment in your benefits.

NOTE: For more information about full retirement age, read *Retirement Benefits (Publication No. 05-10035)*.

Other benefits you may be able to get

SSI

If you have limited income and resources, you may be able to get SSI. SSI is a federal program that provides monthly payments to people age 65 or older and to people who are blind or have a disability. If you get SSI, you also may be able to get other benefits, such as Medicaid and the Supplemental Nutrition Assistance Program (SNAP).

For more information about SSI, read *Supplemental Security Income (SSI)* (Publication No. 05-11000).

A word about Medicare

After you receive disability benefits for 24 months, you'll be eligible for Medicare. You will get information about Medicare several months before your coverage starts. If you have permanent kidney failure requiring regular dialysis or a transplant or you have amyotrophic lateral sclerosis (ALS), you may qualify for Medicare almost immediately.

Help for low-income Medicare beneficiaries

If you get Medicare and have low income and few resources, your state may pay your Medicare premiums and, in some cases, other “out-of-pocket” medical expenses. These expenses may include deductibles and coinsurance. Only your state can decide if you qualify. To find out if you do, contact your state or local welfare office or Medicaid agency. Also, more information is available from the Centers for Medicare & Medicaid Services by calling the Medicare, toll-free number, **1-800-MEDICARE (1-800-633-4227)**. If you're deaf or hard of hearing, call TTY **1-877-486-2048**.

Supplemental Nutrition Assistance Program

You might be able to get help through the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. Visit www.fns.usda.gov/snap to find out how to apply. For more information, read *Nutrition Assistance Programs* (Publication No. 05-10100) or *Supplemental Nutrition Assistance Program Facts* (Publication No. 05-10101).

What you must report to us

Please notify us promptly by phone, mail, or in person whenever a change occurs that could affect your benefits. We explain the **changes you must report to us in the next pages**.

Family members receiving benefits based on your work also should report events that might affect their payments.

Information you give to another government agency may be provided to us by the other agency, but you also must report the change directly to us.

NOTE: *If we find that you gave us false information on purpose, we'll stop your benefits. For the 1st violation, your benefits will stop for six months; for the 2nd violation, 12 months; and for the 3rd, 24 months. Also, if you don't report a change, it may result in your being paid too much. If you're overpaid, you'll have to repay the money.*

Have your Beneficiary Notice Control (BNC) number handy when you report a change. Your BNC will be on any letter we send you about your benefits. You also should be prepared to give the date of the change, and if different, the name of the person about whom the report is made.

If you work while receiving disability payments

You should tell us if you take a job or become self-employed, no matter how little you earn. Please let us know how many hours you expect to work and when your work starts or stops. If you still have a qualifying disability, you'll be eligible for a trial work period, and you can continue receiving benefits for up to nine months. Also, tell us if you have any special work expenses because of your disability (such as specialized equipment, a wheelchair or even prescription drugs). Tell us if there's any change in the amount of those expenses.

If you receive other disability benefits

Social Security benefits for you and your family may be reduced if you also are eligible for workers' compensation (including payments through the black lung program). These benefits may also be reduced if you are eligible for disability benefits from certain federal, state, or local government programs. You must tell us if any of the following occur:

- You apply for another type of disability benefit
- You receive another disability benefit or a lump-sum settlement
- Your benefits change or stop

If you're offered services under the Ticket to Work program

We may send you a "ticket" that you can use to get services to help you go to work or earn more money. You may take the "ticket" to your state vocational rehabilitation agency or to an employment network of your choice. Employment networks are private organizations that have agreed to work with us to provide employment services to beneficiaries with disabilities. Your participation in the

Ticket to Work program is voluntary and we provide the services to you **at no cost**. For more information, read *Your Ticket to Work* (Publication No. 05-10061).

If you move

When you plan to move, tell us your new address and phone number as soon as you know them. Also, please let us know the names of any family members who are getting benefits and who are moving with you. Even if you receive your benefits by direct deposit, we must have your correct address so we can send letters and other important information to you. Your benefits will be stopped if we're unable to contact you. You can change your address with a personal *my* Social Security account. To create a personal *my* Social Security account, visit, **www.ssa.gov/myaccount**.

Be sure you also file a change of address with your post office.

If you change direct deposit accounts

If you change financial institutions or open a new account, be sure to say that you want to sign up for direct deposit. You can also change your direct deposit online if you have a personal *my* Social Security account. Or, we can change your direct deposit information over the telephone. Have your new and old bank account numbers handy when you call us. They'll be printed on your personal checks or account statements. Changing this information takes us about 30-60 days. Don't close your old account until you make sure your benefits are being deposited into the new account.

If you're unable to manage your benefits

Sometimes people are unable to manage their money. When this happens, we should be notified. We can arrange to send benefits to a relative or other person who agrees to use the money to take care of the person

for whom the benefits are paid. We call the person who manages someone else's benefits a "representative payee." For more information, read *A Guide for Representative Payees* (Publication No. 05-10076).

NOTE: *People who have "power of attorney" for someone don't automatically qualify to be the person's representative payee.*

To help protect what's important to you, we now offer the option to choose a representative payee in advance. Advance Designation allows capable adult and emancipated minor applicants and those who receive Social Security benefits, SSI, and Special Veterans Benefits to choose one or more persons to serve as their representative payee in the future. If you need a representative payee to assist with the management of your benefits, we will first consider your advance designees, but we must still fully evaluate them and determine their suitability at that time.

If you get a pension from work not covered by Social Security

If you start receiving a pension from a job for which you didn't pay Social Security taxes — for example, from the federal civil service system, some state or local pension systems, nonprofit organizations, or a foreign government — your Social Security benefit may be reduced. Also, tell us if the amount of your pension changes.

If you get married or divorced

If you get married or divorced, your Social Security benefits may be affected, depending on the kind of benefits you receive.

If your benefits are stopped because of marriage or remarriage, they may be started again if the marriage ends.

If you get:	Then:
Your own disability benefits	Your benefits will continue.
Spouse's benefits	Your benefits will continue if you get divorced and you are age 62 or over, unless you were married less than 10 years.
Benefits for a surviving spouse with a disability (including divorced surviving spouses)	Your benefits will continue if you remarry when you are age 50 or older.
Any other kind of benefits	Generally, your benefits will stop when you get married. Your benefits may be started again if the marriage ends.

If you change your name

If you change your name — by marriage, divorce, or court order — you need to tell us right away. If you don't give us this information, your benefits will be issued under your old name. If you have direct deposit, payments may not reach your account. If you receive checks, you may not be able to cash them if your identification is different from the name on your check.

If you care for a child who receives benefits

If you receive benefits because you are caring for a disability beneficiary's child who is younger than age 16 or has a disability, you should notify us right away if the child leaves your care. You must give us the name and address of the person with whom the child is living.

A temporary separation may not affect your benefits if you continue to have parental control over the child. However, your benefits will stop if you no longer have responsibility for the child. If the child returns to your care, we can start sending your benefits to you again.

Your benefits usually stop when the youngest, unmarried child in your care reaches age 16, unless the child has a disability.

If you become a parent after entitlement

If you become the parent of a child or an adopted child after entitlement let us know so that we may determine if the child qualifies for benefits.

If a child receiving benefits is adopted

When a child who is receiving benefits is adopted by someone else, let us know the child's new name, the date of the adoption decree, and the adopting parent's name and address. The adoption will not cause the child's benefits to stop.

If you have an outstanding warrant for your arrest

You must tell us if you have an outstanding arrest warrant for any of the following felony offenses:

- Flight to avoid prosecution or confinement
- Escape from custody
- Flight-escape

You can't receive regular disability benefits, or any underpayments you may be due, for any month in which there is an outstanding arrest warrant for any of these felony offenses.

If you're convicted of a crime

Tell us right away if you're convicted of a crime. Regular disability benefits, or any underpayments that may be due, aren't paid for the months a person is confined for a crime. However, any family members who are eligible for benefits based on that person's work may continue to receive benefits.

Monthly benefits or any underpayments that may be due usually aren't paid to someone who commits a crime and who is confined to jail, prison, penal institution, or correctional facility. This applies if the person has been found either:

- Not guilty by reason of insanity or similar factors (such as mental disease, mental defect, or mental incompetence)
- Incompetent to stand trial

If you violate a condition of parole or probation

You must tell us if you're violating a condition of your probation or parole imposed under federal or state law. You can't receive regular disability benefits or any underpayment that may be due for any month in which you violate a condition of your probation or parole.

If you leave the United States

If you're a U.S. citizen, you can travel to or live in most foreign countries without affecting your Social Security benefits. There are, however, a few countries where we can't send Social Security payments. These countries are Azerbaijan, Belarus, Cuba, Kazakhstan, Kyrgyzstan, Moldova, North Korea, Tajikistan, Turkmenistan, and Uzbekistan. However, we can make exceptions for certain eligible beneficiaries in countries other than Cuba and North Korea. For more information about these exceptions, please contact your local Social Security office.

Let us know if you plan to go outside the United States for a trip that lasts 30 days or more. Tell us the name of the country or countries you plan to visit and the date you expect to leave the United States.

We will send you special reporting instructions and tell you how to arrange for your benefits while you're away. Be sure to notify us when you return to the United States.

If you aren't a U.S. citizen, and you return to live in the United States, you must provide evidence of your noncitizen status to continue receiving benefits. If you work outside the United States, different rules apply in determining whether you can get your benefits.

For more information, read *Your Payments While You are Outside the United States* (Publication No. 05-10137).

If your citizenship status changes

If you aren't a U.S. citizen, let us know if you become a U.S. citizen or if your immigration status changes. If your status expires, you must give us new evidence that you are still in the United States lawfully.

If a beneficiary dies

Let us know if a person receiving Social Security benefits dies. Benefits aren't payable for the month of death. That means, for example, if the person died any time in July, the check received in August (which is payment for July) must be returned. If direct deposit is used, also notify the financial institution of the death as soon as possible so it can return any payments received after death.

Family members may be eligible for Social Security survivors benefits when a person getting disability benefits dies.

If you're receiving Social Security and Railroad Retirement benefits

If you're receiving both Social Security and Railroad Retirement benefits based on your spouse's work, and your spouse dies, you must tell us immediately. You'll no longer be eligible to receive both benefits. You'll be notified which survivor benefit you'll receive.

Benefits for children

If you're receiving benefits on behalf of a child, there are important things you should know about his or her benefits.

When a child reaches age 18

A child's benefits stop the month before the child reaches age 18, unless the child has a disability or is a full-time elementary or secondary school student and unmarried. About three months before the child's 18th birthday, you'll get a letter explaining how benefits can continue. We'll also send a letter to the child and a student form.

If your child's benefits stopped at age 18, they can start again if they have a disability that begins before they reach age 22 or become a full-time elementary or secondary school student before reaching age 19. The student needs to contact us to reapply for benefits.

If your 18-year-old child is still in school

An 18-year-old can receive benefits until age 19 if they continue to be a full-time elementary or secondary school student. When your child's 19th birthday occurs during a school term, benefits usually can continue until completion of the term, or for two months following their 19th birthday, whichever comes first.

You should tell us immediately if your child marries, is convicted of a crime, drops out of school, changes from full-time to part-time attendance, is expelled, suspended, or changes schools. You should also tell us if your child has an employer who is paying for your child to attend school.

In general, a student can keep receiving benefits during a vacation period of four months or less if they plan to go back to school full time at the end of the vacation.

If your child has a disability

Your child can continue to receive benefits after age 18 if they have a disability that begins before age 22. Your child also may qualify for SSI. Contact us for more information.

If you have a stepchild and get divorced

If you have a stepchild who is getting benefits based on your work, and you divorce the child's parent, you must tell us as soon as the divorce becomes final. Your stepchild's benefits will stop the month after the divorce becomes final.

Reviewing your medical condition

All people receiving disability benefits must have their medical conditions reviewed from time to time. We call this review a continuing disability review. If evidence shows that your condition has medically improved and you can return to work, your disability benefits may stop.

Frequency of continuing disability reviews

The frequency of reviews depends on the nature and severity of your medical condition and whether it's expected to improve.

- If improvement is expected, your 1st review generally will be 6 to 18 months after the date your disability began
- If improvement is possible, but can't be predicted, we'll review your case about every 3 years
- If improvement is **not** expected, we'll review your case every 7 years

What happens during a continuing disability review?

We'll send a letter to you telling you that we're conducting a medical review. Soon after you receive the notice, someone from your local Social Security office will contact you to explain the review process and your appeal rights. The Social Security representative will ask you to provide information about your medical treatment and any work that you may have done since you started receiving disability benefits.

A team consisting of a disability examiner and a doctor will review your case and request your medical reports. If needed, we may ask you to have a special examination. We'll pay for the examination and some of your transportation costs.

When we make a medical decision, we'll send you a letter. If we decide that you still have a qualifying disability, your benefits will continue.

If we decide you no longer have a qualifying disability and you disagree with our decision, you may file an appeal. If you decide not to appeal the decision, your benefits will stop three months after we decide that your disability ended.

For more information, read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

Helping you return to work

After you start receiving disability benefits, you may want to try working again. There are special rules, called work incentives, that can help you keep your cash benefits and Medicare while you test your ability to work. For more information about the ways we can help you return to work, read *Working While Disabled—How We Can Help* (Publication No. 05-10095). Detailed information about work incentives can be found in our *Red Book* (Publication No. 64-030). Also visit our website, www.ssa.gov/work.

Achieving a Better Life Experience (ABLE) Account

An Achieving a Better Life Experience (ABLE) account is a tax-advantaged savings account for an individual with a disability. You can use an ABLE account to save funds for many disability-related expenses. Anyone, including the account owner, family, and friends can contribute to the ABLE account. The individual with the disability is the ABLE account owner and beneficiary. They must meet one of the following:

- Be receiving SSI based on disability or blindness that began before age 46
- Be in SSI suspense due solely to excess income or resources and otherwise be eligible for SSI based on disability or blindness that began before age 46
- Be receiving disability insurance benefits, childhood disability benefits, or surviving spouse's benefits based on disability or blindness that occurred before age 46
- Have a certification that disability or blindness occurred before age 46
- Have conditions on Social Security's "List of Compassionate Allowances Conditions" which are deemed to meet the requirements for a disability

certification if the condition was present and produced marked and severe functional limitations before the date on which the individual attained age 46

NOTE: *We do not determine ABLE eligibility. Prior to 1/1/2026, the ABLE disability onset had to begin before the age of 26. Effective 1/1/2026, eligibility expanded to include individuals with a disability that began before age 46.*

The money that you have in your ABLE account (up to and including \$100,000) does not count as a resource under SSI rules. You can use money in an ABLE account to pay for certain qualified disability expenses, such as those for education, housing, transportation, employment training, employment support, assistive technology, and related services.

To learn more about ABLE accounts, please visit the Internal Revenue Service's website at **www.irs.gov/government-entities/federal-state-local-governments/able-accounts-tax-benefit-for-people-with-disabilities**.

Please note: *Social Security provides this section as a courtesy to help notify you of ABLE accounts. However, Social Security is not affiliated with and does not endorse any ABLE account provider or its services.*

Protection of your personal information

We keep personal and confidential information — names, Social Security numbers, earnings records, ages, and beneficiary addresses — for millions of people. Generally, we'll discuss your information only with you. When you call or visit us, we'll ask you several questions to help us verify your identity. If you want someone else to help with your Social Security business, we need your permission to discuss your information with that person.

We urge you to be careful with your Social Security number and to protect its confidentiality whenever possible.

We're committed to protecting the privacy of your records. When we're required by law to give information to other government agencies that administer health or welfare programs, such as Medicaid and the SNAP, those agencies aren't allowed to share that information with anyone else.

Contacting Us

There are several ways to contact us, such as online, by phone, and in person.

Visit our website

The most convenient way to conduct business with us is online at ***www.ssa.gov***. You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Start or complete your request for an original or replacement Social Security card.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my* Social Security account, you can do even more.

- Review your *Social Security Statement*.
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.
- Change your direct deposit information (Social Security beneficiaries only).

- Download a copy of your SSA-1099/1042S.

If you live outside the United States, visit ***www.ssa.gov/foreign*** to access our online services.

Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We can also make a video, phone, or in-person appointment for you, if needed. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8 a.m. – 7 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated phone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need, they must be original or copies that are certified by the issuing agency.



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