

What to do Once you Have Disability Benefits



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Introduction

So you've succeeded in filling out a disability application (for SSDI, SSI or both) and you're qualified to receive benefits! Congratulations! Your notice will tell you about your amount of benefits and when payments will be scheduled to start. In Florida alone, **548,178 people were beneficiaries** of just *SSI benefits*.

However, usually for clients, a lingering question remains once they have disability benefits: what now? While the road to getting your benefits can be a difficult journey, it is important you follow some guidelines in order to maintain them for the foreseeable future. This applies to anyone who has benefits, regardless of how long.

These guidelines include, but are not limited to:

- ✔ Your working status
- ✔ Your living situation
- ✔ Your income
- ✔ The state of your medical condition or disability

If any of these conditions change, what does this mean for you, you may ask? Well, we're here to tell you and provide the answers with this comprehensive guide about what you need to do upon having disability benefits.

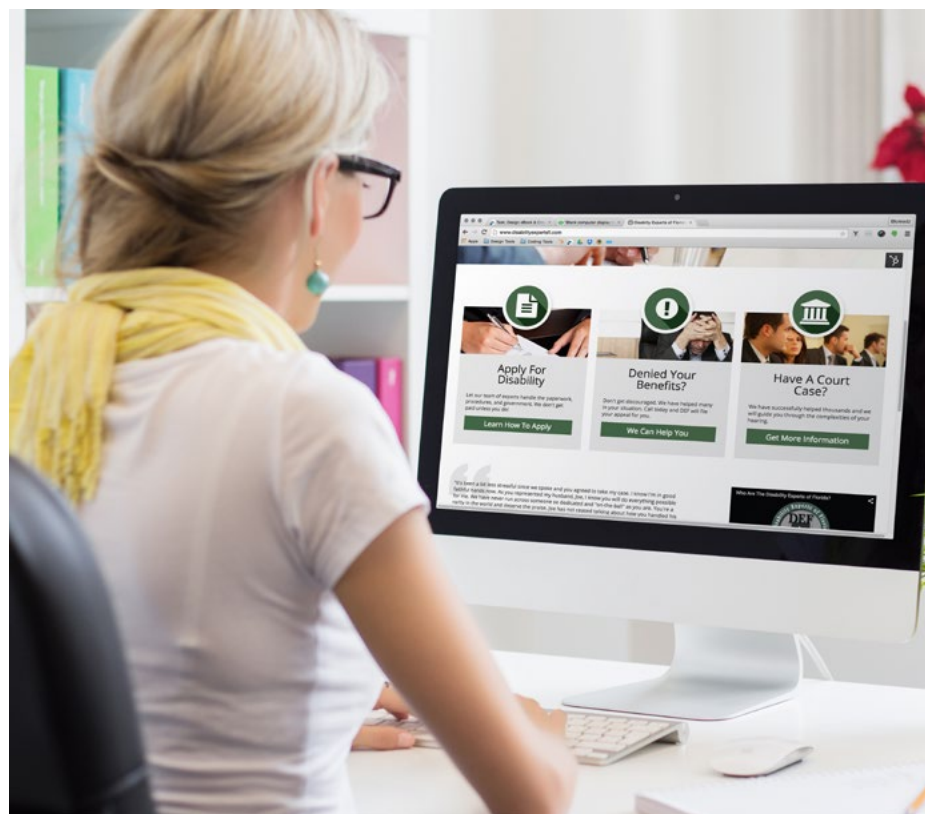


Working Status

A common question we here at Disability Experts receive often is the concern regarding your benefits in conjunction with working, and how one affects the other. The SSA tells us in their publications that “Social Security replaces about 40 percent of an average wage earner’s income.” Whether you’re retiring or suffering from a long-term disability, most of the time this isn’t sufficient enough to cover monthly expenses.

This is why the SSA has allowed a trial work period for SSDI recipients; while you’re disabled so you can continue receiving benefits for up to 9 months. Even if you’re self-employed, you must notify the SSA of your income, as well as the hours you expect to work as well as your time periods for your employment. We will go into more detail about this shortly.

There is also the possibility of deducting work expenses if they are linked to your disability. For example, if you have to buy a wheelchair, need counseling, or any other specific work-related equipment in order to facilitate your ability to work. They are called Impairment-Related Work Expenses (IWRA)



Working Programs

Are you self-employed, and may be trying to just find out more information about earning extra income? Want help? You’re in luck—the SSA has work programs available that can assist with finding light-duty work, education and training. Not only are these special rules for those with SSDI and SSI, but they’re geared as incentives.



Working Status

The following is referenced from SSA's website for accuracy and informational purposes.

For SSDI →

- ☑ Trial work period – this was mentioned before, where you can test your ability to work for 9 months. It doesn't matter how much you earn as long as you report your earnings and still have a disability. You will still receive your full amount of benefits during this time and won't be penalized for it. The SSA will qualify any month a trial work month if your earnings are over \$780.00 (after your expenses) or you've worked 80+ hours for your own business. This is set over a 60 month period.

- Don't worry, if you use the 9 months there is an extended period of 36 months where you can receive your full amount of benefits. Though for this time, there is an income cap, where your income cannot be considered "substantial."

For the year 2015, "substantial" is considered to be \$1,090.00. If you make above this amount, your benefits may be terminated (but keep in mind the work expenses may enable you to earn more than this after deductions).

- If your benefits stop because of earnings, there is a 5 year period where you can request your benefits to restart if you are unable to work again. This is called expedited reinstatement.



Working Status

For SSI →

- ✔ Plan to achieve self-support (PASS) – this program helps you learn services or skills that will either reduce your dependence on SSI or eventually eliminate the need for it at all. Income and resources you set aside won't affect your benefit rate, such as for school or the pursuit of establishing a business. This plan needs to be sent to Social Security for approval before these incentives can be applied. Keep in mind the need for:
 - A specific work goal (with help of a vocational rehabilitation counselor, if need be)
 - Mapping out your plan with steps, a budget, and things you will require
- ✔ SSI Continuation – as long as you don't earn over the delegated "SSI income limits," you can still receive your payments without an issue.
- ✔ Expedited reinstatement also applies to SSI. If you have to request to restart your benefits, as long as you do so within 5 years, you won't need to fill out a new application.
- ✔ Work expenses also apply here, and include items or services you need to pay for that other people without disabilities wouldn't need to. Reporting these can result in them deducting from your earnings each month.

As you can see, we covered a wide variety of work programs that allow grace periods in order for you to test your ability to work and still receive your benefits. By now, you should be a maven in the world of work programs and what to do if you're concerned about working while you receive disability benefits!



Living Situation

For SSI, your benefits may be affected depending on the various living situations and/or assisted living services that are in place. Some programs and living arrangements can have an effect on your monthly SSI payment rate.

We have actually compiled all of this information in a previous guide called “How Living Arrangements Can Affect Your Supplemental Security Income Benefits.” Interested in learning more? [Click here](#) to learn all of the rules, living arrangement codes and even how homelessness affects your SSI payments.



Things *Not* to Do

Be advised of the consequences of not notifying the SSA regarding your working status, income, and hours worked. You risk the repercussions of having your benefits terminated, as well as possibly having to pay taxes on your benefits, as some do, as well as the possibility of having to relay improperly paid benefits.

One way or another, the SSA will find out, since your yearly W-2 forms and tax statements won't necessarily reflect what you've been telling them. Disability benefits are in place for people that are unable to work. Trying to dupe the system and take advantage of these payments is not only irresponsible, but it is also illegal.

Disability Advocates

Much like the SSA, disability advocates are placed as a valuable resource for helping those in need of answers regarding their disability benefits. If you hire one, and then switch midway through your case, keep in mind they **may have a fee** you will be required to pay by law depending on how much time they spent on your case.

This is a legitimate fee; so be cautious when considering the idea of hiring another disability representative. Many times, people get frustrated when they are denied and hire someone else when they are trying to obtain benefits. Don't fall victim to this, as it may cost you more than you originally intended out of your back pay.

Benefits for Life?

Don't expect to get benefits forever—as we stated earlier, you must keep track of the status of your medical condition and be able to provide updates to the SSA upon request. Social Security is prepared to provide benefits only as long as they are warranted.



Advantages of Having Disability Benefits

There are many advantages once you qualify for SSDI or SSI benefits (or both, in some cases). Here are some of the following things you are eligible for upon receiving disability benefits:

- ✔ As a recipient of SSDI, you become entitled to Medicare after 24 months of SSDI entitlement.
- ✔ For SSI, you immediately become entitled to Medicaid.
- ✔ In most cases, your income is **tax-free**. SSI is never subject to taxation.
- ✔ Your Social Security earnings record can “freeze.” This basically means there will be no negative consequences on your earnings record due to years in which you have no wages after becoming disabled.
- ✔ Work expenses can be paid for and deducted from your monthly earnings.
- ✔ Prescription drug assistance programs



Key Takeaway

While there are many important things to consider in the disability benefits process, not much is out there in terms of what to do once you start receiving the payments. We here at Disability Experts of Florida have a penchant for optimal service and providing you the best all-around knowledge for maintaining the disability benefits you truly deserve.

Make sure you are cognizant of your working status and be consistent about reporting your hours worked as well as income to the SSA. Doing so will ensure the continuation of your benefits and place you in the trial work period phase (for those with SSDI).

Want to figure out more information? Contact one of our trained disability advocates in order to gain further understanding on how your work status affects your benefits. Every year, your payments are adjusted according to the cost of living—but it's also not designed to cover all of your expenses.

We hope this has been insightful and helped clarify some questions that may be lingering in regards to Social Security disability.





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