

Frequently Asked Questions: Work & Benefits

Fact Sheet 2025

Can I work without losing my Social Security disability benefits?

Generally speaking, beneficiaries will not lose their cash benefits or their public health insurance benefits when returning to work. Changes that may occur, if any, will depend on the type of Social Security disability benefits received and how much is earned from working. Although there may be changes, beneficiaries will be better off financially by working, than not.

How can I tell which benefit I receive?

Supplemental Security Income (SSI) beneficiaries usually receive two payments on the first day of the month (one is a state supplement payment, and the other is a federal payment).

Social Security Disability Insurance (SSDI) cash payments arrive any day but the first day of the month.

How will my cash benefits be impacted?

Exactly how cash benefits will be impacted will depend on whether the beneficiary is receiving SSI or SSDI and how much is earned from working.

For SSI, as work income increases, the SSI monthly cash benefit will decrease \$1 for every \$2 earned. Despite this impact, there will be more monthly income by working than if only receiving SSI.

For SSDI, there is a nine-month Trial Work Period (TWP) where there is no earnings limit. No matter how much is earned, the full SSDI cash benefit is received, guaranteed, throughout the nine TWP months. Once the TWP is complete, Social Security will determine for the next 36 months (3 years) whether or not Substantial Gainful Activity (SGA) is being performed.

In general, any month work is considered to be SGA, the SSDI payment will be suspended.

However, if work is not considered to be SGA, then the SSDI monthly payment will continue.

What must I do if I receive benefits and go to work?

When starting work, the following is needed:

- Keep all paystubs that show gross monthly earnings, before taxes are deducted.
- Notify the local Social Security office and provide them with paystubs at the beginning of every month to avoid overpayments and to maintain an accurate record.
- Notify all other applicable public agencies from which benefits are received, such as SNAP, Medicaid and Public Housing.

What should I do before I start working?

It is highly recommended that a Community Work Incentives Coordinator (CWIC), also known as a certified benefits counselor, be consulted before starting work. The purpose of the CWIC is to provide SSI and SSDI beneficiaries, who are working or actively seeking employment, with timely and accurate work incentives and benefits analysis. They provide beneficiaries with the information needed to feel comfortable taking the next step in advancing their career path and financial well-being.

Where can I get free benefits counseling?

In Massachusetts, there are two programs that provide free benefits counseling services: Work Without Limits Benefits Counseling and Massachusetts Rehabilitation Commission Project IMPACT.

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- **Work Without Limits Benefits Counseling** provides services to SSI and SSDI beneficiaries residing in **Massachusetts** including Berkshire, Franklin, Hampden, Hampshire, Middlesex, and Worcester counties and in **New York**, including Albany, Columbia, Greene, Rensselaer, Schenectady, Schoharie, and Washington counties. To contact Work Without Limits, call toll-free 1-877-937-9675.
- **Project IMPACT** provides services to beneficiaries residing in Massachusetts, including Barnstable, Bristol, Dukes, Essex, Nantucket, Norfolk, Plymouth, and Suffolk counties. To contact Project IMPACT, call 1-800-734-7475.

For more information about

**Work Without Limits
Benefits Counseling**

call toll-free

1-877-YES-WORK
(1-877-937-9675)

or visit

workwithoutlimits.org