

# Five Things to Know When You Work and Receive Social Security Disability Related Benefits

Work Incentives Connection Fact Sheet #21

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## **Number 1:**

### **Be absolutely sure you know which benefit(s) you receive**

Social Security manages two separate disability programs. One is an insurance-based benefit and the other is based on financial need. Some people receive more than one kind of benefit from Social Security. The work rules for each benefit are different.

**Verify the type of benefit(s) you receive from Social Security.**

- Call Social Security at 1-800-772-1213 and ask for a “Benefits Verification Letter” or for a “Benefits Planning Query”. **OR**
- Go online to [www.ssa.gov](http://www.ssa.gov), to create a *my Social Security* account to:



- Get a benefits verification letter;
- Check benefit amount,
- Check earnings record;
- Change address & phone, etc.

## **Number 2:**

### **Learn the differences between the two disability programs**

In order to receive any of the Social Security benefits listed below, the individual must meet Social Security’s definition of disability.

#### **Insurance Benefits**

##### **Social Security Disability Insurance (SSDI)**

Need a work history where OASDI taxes were withheld from your paychecks

##### **Disabled Adult Child Benefits (DAC) sometimes called Childhood Disability Benefits (CDB)**

- Need to have become disabled prior to age 22
- Must have a parent with a work record who is:
  - receiving retirement benefits or
  - receiving disability benefits or
  - is deceased
- Also can be called RSDI—Retirement, Survivors, Disability Insurance

##### **Disabled Widow/Widower Benefits (DWB)**

- Must be at least 50 years old
- DWB payment is based on the work record of deceased spouse
- Sometimes called RSDI—Retirement, Survivors, Disability Insurance

***NOTE: SSDI, DAC and DWB benefits are insurance-based benefits. The work rules are the same for all three.***

#### **Needs Based Benefit**

##### **Supplemental Security Income (SSI)**

- Funded by general revenue tax dollars, not OASDI taxes
- Need to meet both income & asset limits

## **Number 3:**

### **Keep Detailed Records**

Keep all of the following in one place where you can easily find them when needed:

- Paystubs from work
  - Use a calendar to record both your work days and pay days
  - Arrange paystubs in date order
- All letters and forms you receive from all benefit providers
  - Make copies of all letters and forms you send to various agencies
- A phone log
  - Write down the date and the name of the person you talked to about your benefits and/or work.
  - Write down the questions you asked and what you were told
- Receipts and other records
  - Receipts for all medical expenses you pay for out of pocket
  - School records and Individual Education Plans (IEPs)
  - Medical reports, names of the medications you are taking, and any other medical information

Keeping good records will make it easy for you to respond to requests from Social Security, the county, etc. The faster you reply to these requests, the easier and quicker it will be for them to make a decision. This could reduce or prevent overpayments.

#### **Number 4:**

#### **Know where and when to report**

You need to report work to Social Security and all other benefits providers.

#### **For SSDI, DAC and DWB benefits**

Most people should call Social Security at 1-800-772-1213 and say “I want to make a disability work report and I want a receipt”.

Save these receipts from Social Security. **Keep your paystubs until Social Security asks for**

**them.** This could be several years. When asked, send in copies of your paystubs.

**Please note:** In some areas of the state, your local Social Security office may want you to report your work directly to them rather than to the Social Security toll free number. Check with your local office.

#### **For SSI**

Contact your local Social Security office and speak with your “SSI Claims Representative”. Find out how often you should send copies of your paystubs to your Claims Representative. Always ask for a receipt that you reported your earnings. Save these receipts.

#### **For County Benefits**

Report work to your Financial Worker. Ask when you should send copies of your paystubs.

#### **For Housing Assistance**

Contact your housing manager to report work.

#### **Number 5:**

#### **Know who to call for help**

#### **Work Incentives Connection**

**We can help you understand how work affects all of the benefits you receive.**

Call us at: 651-632-5113 or 1-800-976-6728

[www.mnworkincentives.com](http://www.mnworkincentives.com)

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