

7 Things You Need to Know Before You Return to Work

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- 1. Returning to work is probably the most confusing aspect of Social Security Disability and Supplemental Security Income.** If you are disabled and you return to work, you must advise the Social Security Administration. **Each case is different and must be properly documented and analyzed by your representative** to avoid allegations of overpayment.
- 2. The Social Security Administration (SSA) wants you to return to work and become financially independent.** The SSA's "Ticket to Work" programs allow you to return to work either full or part time and to continue to receive Medicare and Medicaid coverage and earnings offsets that maintain some level of monthly benefits and health insurance for limited periods. Your monthly benefits will be determined by how much you earn per month and how long the work lasts.
- 3. Social Security may continue to pay you benefits even if you return to work.** While you must notify the Social Security Administration if you return to work, if you earn less than a certain amount (set annually by the SSA), it will have no effect on your ongoing receipt of benefits. Even if you earn over that amount, the first 9 months that you work are considered a "**trial work period,**" during which you keep your full benefits. After your trial work period ends, you can continue to receive extended Medicare coverage. If your disability does recur either during or after your 9-month trial period, you also may continue to receive monthly payments if you earn less than a set monthly limit during your "**extended period of eligibility.**"
- 4. If you do return to work, other benefits may be affected.** Housing programs and food stamps are often reduced or even withdrawn when you return to work. Continuation of your health insurance may be affected, and your private insurance coverage may be called into question, as might Workers' Compensation.
- 5. Occasionally, your attempt to return to work will trigger a Continuing Disability Review.** This review examines the evidence relating to your current medical condition in order to determine your ongoing entitlement to benefits. Although this is not supposed to happen under the "Ticket to Work" policies, it does sometimes occur. Fortunately, most reviews are decided in the claimant's favor, although you may undergo a period without payments.
- 6. If your disability recurs once you have returned to work, you may experience delays before your benefits are fully reinstated.** Although the Social Security Administration assures claimants that a recurrence of the disability will result in the immediate reinstatement of benefits, in practice there may be months of delay.
- 7. The Bottom Line: you must understand your obligations and your rights in order to maintain and maximize your benefits when attempting to return to work, so that you can make an informed decision.** Information is available on the Social Security website at www.ssa.gov, under "Ticket to Work." Of course, feel free to call us if you need advice or help sorting out your questions.

Provided as an educational service by Insler & Hermann, LLP. If you have any questions about a Social Security Disability claim, or if you are planning to file a claim and want to avoid making any mistakes, you are invited to call or email us. We will be glad to speak with you without cost or obligation.

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