

SOCIAL SECURITY DISABILITY (SSD)

We help adults and children with disabilities get and keep these important monthly benefits.

PROVIDING FREE LEGAL SERVICES TO LOW INCOME PEOPLE AND FAMILIES IN THE HUDSON VALLEY

For legal assistance please contact Intake: 1-877-574-8529

To Get or Keep Benefits you may have to go to a hearing. A hearing is like a court proceeding and the case will be decided by a Social Security Judge.

Can I work and still get SSD? **Yes you can!**

Things you need to know! Read the rules very carefully!

- Trial Work Period (TWP): If you are receiving SSD, you can work up to nine (9) months with no earning limit. The nine months do not have to be in a row.
- Extended Period of Eligibility (EPE): If you work after your TWP, you can still get your SSD check as long as you do not earn more than \$1350.
- Cessation Month: The first month that you work and earn more than \$1350.
 - If your cessation month happens within 36 months of the EPE, EPE will continue and you will still receive your SSD check for each month that you work and earn less than \$1350.
 - Once the 36 months are over, any month that you earn over \$1350, you will not get your SSD benefit.
 - If you have a "cessation month" during your EPE, you will receive your SSD check for that month and the next two months. After that you will not receive any more SSD checks even if you earn less than \$1350.
- If you had a "cessation" month during your EPE, your check will stop immediately!
- Expedited Reinstatement: If you are still disabled, you have the right to tell SSA to start checks again. Your SSD will start again and you will receive them until SSA decides if you are still disabled or not.

There is no fixed amount of time that it will take Social Security to make a decision to stop benefits due to employment. If Social Security decides that you lost your eligibility in a past month due to your work, it will require you to pay back the benefits you received after that, even if you reported the income.

You can request that an overpayment caused by employment be waived. (not collected) by Social Security.

SUPPLEMENTAL SECURITY INCOME (SSI)

We help adults and children with disabilities get and keep these important monthly benefits.

Legal Services
of the Hudson Valley

Protecting Rights
Promoting Justice

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Working while receiving SSI benefits!

Things you need to know! Read the rules very carefully!

- The SSI program has no trial work period or extended period of eligibility. Work can affect your benefits by increasing the amount your income that is countable against SSI. Your SSI can end right away if you have too much countable income.
- Each month that you work, you must report your earnings. Your total earnings are reviewed, and some deductions are applied to get your countable earnings. For every \$1.00 of countable earnings, your SSI benefit will be reduced by \$0.50.
- If the total of countable earnings exceeds the amount of your SSI benefit, you will no longer be eligible for SSI unless your earnings decrease.
- There is no fixed amount of time that it will take Social Security to make a decision to stop benefits. If Social Security decides that you lost your eligibility in a past month due to your work, it will require you to pay back the benefits you received after that, even if you reported the income. You can request that an overpayment caused by employment be waived, (not collected) by Social Security.
- If you lose SSI due to excess earnings, but then become unable to work again within five years, due to the same disability, you can request Expedited Reinstatement to SSI.
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