



Securing today  
and tomorrow

# Apply Online for Disability Benefits

The most convenient way to apply  
for disability

**SSA.gov**



## Why should I apply online for Social Security disability benefits?

Applying online for disability benefits offers several advantages:

- You can start your disability claim immediately. There is no need to wait for an appointment.
- You can apply from the convenience of your home, or on any computer.
- You can avoid trips to a Social Security office, saving you time and money.

Disabled adults with limited income and resources may qualify for payments from the Supplemental Security Income (SSI) program. When filing for disability insurance benefits online, you can file for SSI at the same time if you:

- Are between the ages of 18 and 65.
- Have never been married.
- Are a U.S. citizen residing in one of the 50 states, District of Columbia, or the Northern Mariana Islands.
- Haven't applied for or received SSI payments in the past.

Once you finish the online process, a Social Security representative will contact you for any additional information needed for the applications.

## How secure is my personal information?

We use the most secure technology on the internet to keep your information private.

## How do I apply online?

Follow these simple steps:

**Step 1** — Go to [www.ssa.gov/benefits/disability](http://www.ssa.gov/benefits/disability) and select “Apply for Disability.”

**Step 2** — Fill out the *Disability Benefit Application*.

**Step 3** — Answer the disability questions.

**Step 4** — Mail or take the documents we ask for to your Social Security office.

## Is the process easy to follow?

Yes. We ask only the questions that pertain to your situation, and we provide links to more information. Also, there are examples to help you. You can print or save a copy of the information you enter.

## What information should I gather before I get started?

For the *Online Adult Disability Benefit Application*, you should have:

- Your Social Security number.
- If you were born outside the United States or its territories, the name of your birth country at the time of your

- birth (it may have a different name now), Permanent Resident Card number (if you are not a U.S. citizen).
- If you were in the military service, the type of duty and branch, and also your service period.
  - Your W-2 Form from last year or, if you were self-employed, your federal income tax return (IRS 1040 and Schedules C and SE).
  - Direct deposit numbers (from a check, or ask your financial institution for the numbers) to have your monthly benefits deposited automatically.
  - Information about any workers' compensation claim you have filed, including date of injury, claim number, and proof of any payments made to you.
  - The name, address, and phone number of someone who knows about your condition and can help with your claim.
  - Information about your illnesses, injuries, and conditions, including dates of treatment, and patient ID numbers; and the names, addresses, and phone numbers of the medical providers who treated you.
  - Names and dates of medical tests you have had and who requested the tests.
  - Names of medicines you are taking and who prescribed them.
  - Medical records that you already have.
  - A list of up to five jobs and dates you worked during the last 15 years.

## Do I have to finish all the questions in one session?

No. If you need more time, you can save the information you entered and then stop. We will give you a re-entry number that you can enter when you want to return to answer the rest of the questions.

## What if I can't answer everything?

Even if you are unable to answer all of the Disability questions, you may still submit it to us. We will help you get the missing information.

However, make sure you select the "Submit Now" button.

## What happens next?

We will ask you to sign a medical release form (SSA-827) that allows us to get information from your doctors. You can do this electronically as part of the online Disability application, or you can print, sign, and send the form to your Social Security office.

You will be able to print a cover sheet that you can use to send us the signed medical release and any medical records you already have in your possession.

We will contact you if we need more information about your claim.

Once we have all the information we need to make a decision about your disability claim, we will send you a letter.

## Availability

The online forms are available to you seven days a week during the following hours (Eastern time):

Monday – Friday: 5 a.m. until 1 a.m.

Saturday: 5 a.m. until 11 p.m.

Sunday: 8 a.m. until 11:30 p.m.

Holidays: 5 a.m. until 1 a.m.

## Contacting Social Security

The most convenient way to contact us from anywhere, on any device, is to visit **[www.ssa.gov](http://www.ssa.gov)**. There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and print a benefit verification letter. You can also change your direct deposit information, request a replacement Medicare card, request a replacement Social Security card (if you have no changes and your state participates), and get a replacement SSA-1099/1042S.

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If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday, if you need to speak to a person. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.



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Apply Online for Disability Benefits  
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Securing today  
and tomorrow

# Disability Benefits

[SocialSecurity.gov](https://www.SocialSecurity.gov)





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## Disability benefits

Disability is something most people don't like to think about. But the chances that you'll become disabled probably are greater than you realize. Studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement age.

This booklet provides basic information on Social Security disability benefits and isn't meant to answer all questions. For specific information about your situation, you should speak with a Social Security representative.

We pay disability benefits through two programs: the Social Security disability insurance (SSDI) program and the Supplemental Security Income (SSI) program. This booklet is about the Social Security disability program. For information about the SSI disability program for adults, see *Supplemental Security Income (SSI)* (Publication No. 05-11000). For information about disability programs for children, refer to *Benefits For Children With Disabilities* (Publication No. 05-10026). Our publications are available online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

## Who can get Social Security disability benefits?

Social Security pays benefits to people who can't work because they have a medical condition that's expected to last at least one year or result in death. Federal law requires this very strict definition of disability. While some programs give money to people with partial disability or short-term disability, Social Security does not.

Certain family members of disabled workers can also receive money from Social Security. This is explained under "Can my family get benefits" on page 10.

## How do I meet the earnings requirement for disability benefits?

In general, to get disability benefits, you must meet two different earnings tests:

1. A recent work test, based on your age at the time you became disabled; and
2. A duration of work test to show that you worked long enough under Social Security.

Certain blind workers have to meet only the duration of work test.

The following table shows the rules for how much work you need for the recent work test, based on your age when your disability began. We base the rules in this table on the *calendar quarter* in which you turned or will turn a certain age.

The calendar quarters are:

**First Quarter:** January 1 through March 31

**Second Quarter:** April 1 through June 30

**Third Quarter:** July 1 through September 30

**Fourth Quarter:** October 1 through December 31

If you become disabled...	Then you generally need:
In or before the quarter you turn age 24	1.5 years of work during the three-year period ending with the quarter your disability began.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you became disabled. Example: If you become disabled in the quarter you turned age 27, then you would need three years of work out of the six-year period ending with the quarter you became disabled.
In the quarter you turn age 31 or later	Work during five years out of the 10-year period ending with the quarter your disability began.

The following formula shows how many quarters of coverage you need to meet the duration of work test:

In general, you may take the year you became disabled and subtract the year you attained age 22, in order to get the number of quarters of coverage necessary to meet the duration requirement.

**NOTE:** *You must have a minimum of six quarters of coverage to meet the duration requirement. This minimum requirement for six quarters of coverage is also applicable for those who have not yet attained age 22 and may apply for disability based on their own earnings.*

**NOTE:** *This table is an estimate only and does not cover all situations.*

<b>If you become disabled...</b>	<b>Then you generally need:</b>
Before age 28	1.5 years of work
Age 30	2 years
Age 34	3 years
Age 38	4 years
Age 42	5 years
Age 44	5.5 years
Age 46	6 years
Age 48	6.5 years
Age 50	7 years
Age 52	7.5 years
Age 54	8 years
Age 56	8.5 years
Age 58	9 years
Age 60	9.5 years

## How do I apply for disability benefits?

There are two ways that you can apply for disability benefits. You can:

1. Apply online at **[www.socialsecurity.gov](http://www.socialsecurity.gov)**, or
2. Call our toll-free number, **1-800-772-1213**, to make an appointment to file a disability claim at your local Social Security office or to set up an appointment for someone to take your claim over the telephone. The disability claims interview lasts about one hour. If you're deaf or hard of hearing, you may call our toll-free TTY number, **1-800-325-0778**, between 7 a.m. and 7 p.m. on business days. If you schedule an appointment, we'll send you a Disability Starter Kit to help you get ready for your disability claims interview. The Disability Starter Kit also is available online at **[www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability)**.

You have the right to representation by an attorney or other qualified person of your choice when you do business with Social Security. More information is in *Your Right To Representation* (Publication No. 05-10075), which is also available from Social Security.

## When should I apply and what information do I need?

You should apply for disability benefits as soon as you become disabled. **Processing an application for disability benefits can take three to five months.** To apply for disability benefits, you'll need to complete an application for Social Security benefits. You can apply online at **[www.ssa.gov/applyfordisability](http://www.ssa.gov/applyfordisability)**. We may be able to process your application faster if you help us by getting any other information we need.

We need all of this information:

- Your Social Security number
- Your birth or baptismal certificate
- Names, addresses, and phone numbers of the doctors, caseworkers, hospitals, and clinics that took care of you, and dates of your visits
- Names and dosage of all the medicine you take
- Medical records from your doctors, therapists, hospitals, clinics, and caseworkers that you already have in your possession
- Laboratory and test results
- A summary of where you worked and the kind of work you did
- A copy of your most recent W-2 Form (Wage and Tax Statement) or, if you're self-employed, your federal tax returns for the past year

In addition to the basic application for disability benefits, you'll also need to fill out other forms. One form collects information about your medical condition and how it affects your ability to work. Other forms give doctors, hospitals, and other health care professionals who have treated you, permission to send us information about your medical condition.

Don't delay applying for benefits if you can't get all of this information together quickly. We'll help you get it.

## Who decides if I am disabled?

We'll review your application to make sure you meet some basic requirements for disability benefits. We'll check whether you worked enough years to qualify. Also, we'll evaluate any current work activities. If you meet these requirements, we'll process your application and forward

your case to the Disability Determination Services office in your state.

This state agency completes the initial disability determination decision for us. Doctors and disability specialists in the state agency ask your doctors for information about your condition. They'll consider all the facts in your case. They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated and all other information. They'll ask your doctors about:

- Your medical condition(s)
- When your medical condition(s) began
- How your medical condition(s) limit your activities
- Medical tests results
- What treatment you've received

They'll also ask the doctors for information about your ability to do work-related activities, such as walking, sitting, lifting, carrying, and remembering instructions. Your doctors don't decide if you're disabled.

The state agency staff may need more medical information before they can decide if you're disabled. If your medical sources can't provide needed information, the state agency may ask you to go for a special examination. We prefer to ask your own doctor, but sometimes the exam may have to be done by someone else. Social Security will pay for the exam and for some of the related travel costs.

## How is the decision made?

The state uses a five-step evaluation process, in a set order, to decide if you're disabled.

### **1. Are you working?**

If you're working and your earnings average more than a certain amount each month, you generally won't be

considered to be disabled. The amount (referred to as “substantial gainful activity”) changes each year. For the current figure, see the annual *Update* (Publication No. 05-10003).

If you’re not working, or your monthly earnings average to the current amount or less, the state agency then looks at your medical condition at step two.

## **2. Is your medical condition “severe”?**

For you to be considered to have a disability by Social Security’s definition, your medical condition must significantly limit your ability to do basic work activities — such as lifting, standing, walking, sitting, and remembering — for at least 12 months. If your medical condition isn’t severe, you won’t be considered to be disabled. If your condition is severe, the agency staff begins step three.

## **3. Does your medical condition meet or medically equal a listing?**

Our listing of impairments (the listings) describes medical conditions that we consider severe enough to prevent a person from doing any gainful activity, regardless of age, education, or work experience. Within each listing, experts specify the objective medical and other findings needed to satisfy the criteria of that listing. If your medical condition meets, or medically equals (meaning it is at least equal in severity and duration to), the criteria of a listing, the state agency will decide that you have a qualifying disability. If your medical condition doesn’t meet or medically equal the criteria of a listing, the state agency goes on to step four.

## **4. Can you do the work you did before?**

At this step, the state agency decides if your medical condition(s) prevents you from performing any of your past work. If it doesn’t, agency staff decide you don’t have a qualifying disability. If it does, the state agency proceeds to step five.

## **5. Can you do any other type of work?**

If you can't do the work you did in the past, agency staff look to see if there's other work you can do despite your medical condition(s). The state considers your age, education, past work experience, and any skills you may have that could be used to do other work. If you can't do other work, the state agency decides that you're disabled. If you can do other work, you don't have a qualifying disability.

### **Special rules for blind people**

There are special rules for people who are blind. For more information, ask for *If You Are Blind Or Have Low Vision—How We Can Help* (Publication No. 05-10052).

### **We'll tell you our decision**

When the state agency makes a determination on your case, we'll send a letter to you. If your application is approved, the letter will show the amount of your benefit, and when your payments start. If your application isn't approved, the letter will explain why and tell you how to appeal the determination if you don't agree with it.

### **What if I disagree?**

If you disagree with a decision made on your claim, you can appeal it. The steps you can take are explained in *The Appeals Process* (Publication No. 05-10041), which is available from Social Security.

### **How we'll contact you**

Generally, we mail a letter or call you when we want to contact you about your benefits; but sometimes, a Social Security representative may come to your home. Our representative will show you identification before talking about your benefits. Calling the Social Security office to ask if someone was sent to see you is a good idea.

**If you're blind or have low vision**, you can choose to receive notices from us in one of the following ways:

- Standard print notice by first-class mail
- Standard print notice by certified mail
- Standard print notice by first-class mail and a follow-up telephone call
- Braille notice and a standard print notice by first-class mail
- Microsoft Word file on a data compact disc (CD) and a standard print notice by first-class mail
- Audio CD and a standard print notice by first-class mail
- Large print (18-point size) notice and a standard print notice by first-class mail

For more information, visit our website at **[www.socialsecurity.gov/notices](http://www.socialsecurity.gov/notices)** or call us toll-free at **1-800-772-1213**. If you're deaf or hard of hearing, you may call our TTY number at **1-800-325-0778**.

## What happens when my claim is approved?

We'll send a letter to you telling you your application is approved, the amount of your monthly benefit, and the effective date. Your monthly disability benefit is based on your average lifetime earnings. Your first Social Security disability benefits will be paid for the sixth full month after the date your disability began.

Here is an example: If the state agency decides your disability began on January 15, your first disability benefit will be paid for the month of July. Social Security benefits are paid in the month following the month for which they are due, so you'll receive your July benefit in August.

You'll also receive *What You Need To Know When You Get Disability Benefits* (Publication No. 05-10153), which

gives you important information about your benefits and tells you what changes you must report to us.

## Can my family get benefits?

Certain members of your family may qualify for benefits based on your work. They include:

- Your spouse, if he or she is age 62 or older;
- Your spouse at any age, if he or she is caring for a child of yours who is younger than age 16 or disabled;
- Your unmarried child, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be younger than age 18 (or younger than 19 if still in high school);
- Your unmarried child, age 18 or older, if he or she has a disability that started before age 22. The child's disability must also meet the definition of disability for adults.

**NOTE:** *In some situations, a divorced spouse may qualify for benefits based on your earnings, if he or she was married to you for at least 10 years, is not currently married, and is at least age 62. The money paid to a divorced spouse doesn't reduce your benefit or any benefits due to your current spouse or children.*

## How do other payments affect my benefits?

If you're getting other government benefits (including those from a foreign country), the amount of your Social Security disability benefits may be affected. For more information, you should see the following:

- *How Workers' Compensation And Other Disability Payments May Affect Your Benefits* (Publication No. 05-10018)

- *Windfall Elimination Provision* (Publication No. 05-10045)
- *Government Pension Offset* (Publication No. 05-10007)

You can get these publications from our website, or you can contact us to request them.

## What do I need to tell Social Security?

### **If you have an outstanding warrant for your arrest**

You must tell us if you have an outstanding arrest warrant for any of the following felony offenses:

- Flight to avoid prosecution or confinement
- Escape from custody
- Flight-escape

You can't receive regular disability benefits, or any underpayments you may be due, for any month in which there is an outstanding arrest warrant for any of these felony offenses.

### **If you're convicted of a crime**

Tell Social Security right away if you're convicted of a crime. Regular disability benefits, or any underpayments, that may be due aren't paid for the months a person is confined for a crime, but any family members who are eligible for benefits based on that person's work may continue to receive benefits.

Monthly benefits, or any underpayments that may be due, are usually not paid to someone who commits a crime and is confined to an institution by court order and at public expense. This applies if the person has been found:

- Not guilty by reason of insanity or similar factors (such as mental disease, mental defect, or mental incompetence); or
- Incompetent to stand trial.

## **If you violate a condition of parole or probation**

You must tell us if you're violating a condition of your probation or parole imposed under federal or state law. You can't receive regular disability benefits or any underpayment that may be due for any month in which you violate a condition of your probation or parole.

## **When do I get Medicare?**

You'll get Medicare coverage automatically after you've received disability benefits for two years. You can find more information about the Medicare program, in *Medicare* (Publication No. 05-10043).

## **What do I need to know about working?**

After you start receiving Social Security disability benefits, you may want to try working again. Social Security has special rules called work incentives that allow you to test your ability to work and still receive monthly Social Security disability benefits. You can also get help with education, rehabilitation, and training you may need to work.

If you do take a job or become self-employed, tell us about it right away. We need to know when you start or stop work and if there are any changes in your job duties, hours of work, or rate of pay. You can call us toll-free at **1-800-772-1213**. If you're deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

For more information about helping you return to work, go online for *Working While Disabled—How We Can Help* (Publication No. 05-10095). A guide to all our employment supports can be found in *A Summary Guide to Employment Support for Individuals with Disabilities Under the Social Security Disability Insurance and Supplemental Security Income Programs*, also called the

Red Book (Publication No. 64-030). Also visit our website, [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).

## The Ticket to Work program

Under this program, Social Security and Supplemental Security Income disability beneficiaries can get help with training and other services they need to go to work **at no cost to them**. Most disability beneficiaries are eligible to participate in the Ticket to Work program and can select an approved provider of their choice who can offer the kind of services they need. To learn more about this program, ask for *Your Ticket To Work* (Publication No. 05-10061).

## Achieving a Better Life Experience (ABLE) Account

An Achieving a Better Life Experience (ABLE) account is a tax-advantaged savings account for an individual with a disability. You can use an ABLE account to save funds for many disability-related expenses. Anyone, including the account owner, family, and friends can contribute to the ABLE account. The account owner of an ABLE account must:

- Be eligible for SSI based on disability or blindness that began before age 26; or
- Be entitled to disability insurance benefits, childhood disability benefits, or disabled widow's or widower's benefits, based on disability or blindness that occurred before age 26; or
- Have a certification that disability or blindness occurred before age 26.

The money that you have in your ABLE account (up to and including \$100,000) does not count as a resource under SSI rules. You can use money in an ABLE account

to pay for certain qualified disability expenses, such as those for education, housing, transportation, employment training, employment support, assistive technology, and related services.

Visit [www.ablenrc.org](http://www.ablenrc.org) to get more information on ABLE accounts. The website has information on how to become ABLE ready, a state ABLE program comparison tool and guidance on setting short- and long-term financial goals

***Please note: Social Security provides this section as a courtesy to help notify you of ABLE accounts. However, Social Security is not affiliated with and does not endorse the National Disability Institute or its services.***

## Contacting Social Security

There are several ways to contact us, such as online, by phone, and in person. We're here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

### Visit our website

The most convenient way to conduct Social Security business from anywhere is online at [www.socialsecurity.gov](http://www.socialsecurity.gov). You can accomplish a lot.

- Apply for Extra Help with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Find copies of our publications.
- Get answers to frequently asked questions.
- When you create a *my* Social Security account, you can do even more.
- Review your *Social Security Statement*.

- Verify your earnings.
- Print a benefit verification letter.
- Change your direct deposit information.
- Request a replacement Medicare card.
- Get a replacement SSA-1099/1042S.
- Request a replacement Social Security card, if you have no changes and your state participates.

## **Call us**

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday, if you need to speak with someone. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

## **Schedule an office visit**

You can find the closest office location by entering your ZIP code on our office locator webpage.

If you are bringing documents for us to see, remember that they must be original or certified copies that are certified by the issuing agency.



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# Working While Disabled: How We Can Help

[SocialSecurity.gov](https://www.SocialSecurity.gov)



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# Getting disability benefits? Currently working or want to? We can help

If you get disability benefits, we have good news for you. Social Security's work incentives and Ticket to Work programs can help you if you're working or interested in working.

Special rules make it possible for people receiving Social Security disability benefits or Supplemental Security Income (SSI) payments to work and still receive monthly payments.

And, if you can't continue working because of your medical condition, your benefits can start again, you may not have to file a new application.

Work incentives include:

- Cash benefits continue, for a time, while you work
- Medicare or Medicaid benefits continue while you work
- Help with education, training, and rehabilitation to start a new line of work

Social Security and SSI have different rules. We describe the rules under each program in this booklet. Social Security incentives begin on page 3, and SSI incentives start on page 7.

If you're receiving Social Security benefits or SSI payments, let us know right away when you start or stop working, or if any other change occurs that could affect your benefits.

The Ticket to Work program may also help you if you'd like to work. You can receive:

- Free vocational rehabilitation
- Training
- Job referrals
- Other employment support

You won't undergo medical reviews while you're using the free "ticket" and making timely progress pursuing your plan for returning to work.

When you're ready to explore your work options, you can visit the Ticket to Work website at **[choosework.ssa.gov](http://choosework.ssa.gov)** for more information. We also have a Ticket to Work Help Line that lets you talk with us about work, benefits, or our work incentive programs. Call **1-866-YOURTICKET (1-866-968-7842)**, Monday through Friday between 8 a.m. and 8 p.m. ET. If you're deaf or hard of hearing, you may call our TTY number, **1-866-833-2967**. Or you can read the following free publications at **[www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs)**.

- *Your Ticket to Work* (Publication No. 05-10061)
- *The Red Book*, a guide to our employment support programs (Publication No. 64-030)

## Social Security work incentives at a glance

(The SSI program rules begin on page 7.)

**Trial Work Period** — The trial work period allows you to test your ability to work for at least nine months. During your trial work period, you'll receive your full Social Security benefits regardless of how much you're earning as long as you report your work, and you continue to have a disability. In 2020, a trial work month is any month your total earnings are over \$910. If you're self-employed, you have a trial work month when you earn more than \$910 (after business expenses) or work more than 80 hours in your own business. The trial work period continues until you have used nine cumulative trial work months within a 60-month period.

**Extended Period of Eligibility** — After your trial work period, you have 36 months during which you can work and still receive benefits for any month your earnings aren't "substantial." In 2020, we consider earnings over \$1,260 (\$2,110 if you're blind) to be substantial. No new application or disability decision is needed to receive a Social Security disability benefit during this period.

**Expedited Reinstatement** — If your benefits stop because of substantial earnings, you have five years to ask us to restart your benefits if you're unable to keep working because of your condition.

You won't have to file a new application or wait for your benefits to restart while we review your medical condition.

**Continuation of Medicare** — If your Social Security disability benefits stop because of your earnings, but you're still disabled, your free Medicare Part A coverage will continue for at least 93 months after the nine-month trial work period. After that, you can buy Medicare Part A coverage by paying a monthly premium. If you have Medicare Part B coverage, you must continue to pay the premium. If you want to end your Part B coverage, you must request it in writing.

**Work expenses related to your disability** — If you work and have a disability, you may need certain items or services to assist you. For example, because of your medical condition, you may need to take a taxicab, paratransit, special bus, or other type of transportation to work instead of public transportation; or you may need to pay for counseling services. We may be able to deduct these expenses from your monthly earnings before we decide if you're still eligible for benefits.

## How your earnings affect your Social Security benefits

During the trial work period, there are no limits on your earnings. During the 36-month extended period of eligibility, you usually can make no more than \$1,260 (\$2,110 if you are blind) a month

in 2020 or your benefits will stop. These amounts are known as Substantial Gainful Activity (SGA). However, we deduct the work expenses you have because of your disability when we count your earnings. If you have extra work expenses, your earnings could be substantially higher than \$1,260 in 2020 before they affect your benefits. This substantial earnings amount usually increases each year.

Some of your work expenses may include the costs of items or services you need to work, but that are also useful in your daily living. Examples include copayments for prescriptions, counseling services, transportation to and from work (under certain conditions), a personal attendant or job coach, a wheelchair, or any specialized work equipment.

If you are working and have substantial earnings, you may have the option to request that we withhold your cash benefits to avoid being overpaid while we review your earnings. Please contact us at **1-800-772-1213** or your local office to learn more about how to request we withhold your benefits.

## What to report if you work and receive Social Security disability

If you receive Social Security because of a disability, you or your representative must tell us right away if any of the following occur:

- You start or stop work

- You reported your work, but your duties, hours, or pay change
- You start paying expenses for work because of your disability

You can report changes in your work by phone, mail, or in person. You can find your local office on our website at **[www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator)**. You may use *my* Social Security to report your monthly wages online at **[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)**. We'll give you a receipt to confirm your report. Keep this receipt with all your other important papers from Social Security.

## If you lose your job

If you lose your job during a trial work period, your benefits aren't affected. If you lose your job during the 36-month extended period of eligibility, call us and we'll reinstate your benefits as long as you're still disabled.

## Special rules for workers who are blind

If you're blind, and you work while receiving your Social Security benefits, there are special rules:

- You can earn up to \$2,110 a month in 2020 before your earnings may affect your benefits.
- If you earn too much to receive disability benefits, you're still eligible for a disability "freeze." This means

we won't count those years in which you had little or no earnings because of your disability in figuring your future benefits.

This can help you because we base your benefits on your highest earnings over your work life. For more information on special rules for blind persons, read *If You Are Blind or Have Low Vision — How We Can Help* (Publication No. 05-10052).

## SSI work incentives at a glance

(The Social Security disability rules begin on page 3.)

**Continuation of SSI** — We pay SSI benefits to people who are age 65, blind, or disabled, and who have limited income and resources. If you're disabled and work despite your disability, you may continue to receive payments until your earnings, added with any other income, exceed the SSI income limits. This limit is different in every state. Even if your SSI payments stop, your Medicaid coverage usually will continue if your earnings are less than your state level.

**Expedited Reinstatement** — If we stopped your payments because of your earnings, and you become unable to work again because of your medical condition, you may ask us to restart your benefits. You won't have to file a new disability application if you make this request within five years after the month your benefits stopped.

**Work expenses related to your disability** — If you work, you may need certain items and services to assist you. For example, because of your medical condition, you may need to take a taxicab, paratransit, special bus, or other type of transportation to work instead of public transportation; or you may have to pay for counseling services. We may be able to deduct these expenses from your monthly earnings before we decide if you're still eligible for benefits.

**Students with disabilities** — If you're under age 22, go to school, or regularly attend a training program, we don't count some of your earnings. This is known as Student Earned-Income Exclusion (SEIE). In 2020, we don't count up to \$1,900 of your earnings a month (maximum of \$7,670 for 2020) when we calculate your SSI benefit.

Next, we explain an important SSI work incentive, the Plan to Achieve Self-Support, or PASS, program.

## Plan to Achieve Self-Support (PASS)

**The purpose of a PASS** — The plan can help you get items, services, or skills you need to reach your work goals. Your work goal should reduce your dependence on SSI or help you leave the Social Security disability or SSI rolls. Any money you use to help achieve your work goal won't count when we figure out how your current income

and resources affect your benefits. For example, you could set aside money to go to school to get training for a job or to start a business. You can also use money you save for:

- Transportation to and from work
- Tuition, books, fees, and supplies needed for school or training
- Child care
- Attendant care
- Employment services, such as job coaching and resume writing
- Assistive technology used for employment-related purposes
- Supplies to start a business
- Equipment and tools to do the job
- Uniforms, special clothing, and safety equipment

**How to set up a plan** — The plan must be in writing, and Social Security must approve it. To start, contact your local Social Security office for an application (Form SSA-545-BK) or online at [www.socialsecurity.gov/online/ssa-545.html](http://www.socialsecurity.gov/online/ssa-545.html). Then, follow the steps below to set up your plan:

1. Decide what your work goal is. For example, your work goal might be to get a job you want, and that you think you'll be able to do, when you complete your plan. We can refer you to a vocational rehabilitation counselor who can help you figure out your work goal. Other third parties can help you, too. You can also set up a

- plan to cover the costs of vocational services (including testing, vocational services, and business planning).
2. Indicate all the steps you need to take to reach your goal and how long you'll need to complete each step.
  3. Decide what items or services you'll need to reach your goal. Your plan must show how an item or service will help you reach your goal. For example, if you want to work in a restaurant, you may need training to learn to cook. If you want to become a computer programmer, you may need a college degree. If you want to start your own business, you may need to buy equipment.
  4. Get several cost estimates for the items and services you need. We'll only approve reasonably priced items and services.
  5. Find out how much money you'll have to set aside each month to pay for these items and services. If you're setting aside income for your plan, your SSI payment usually will increase to help you meet your living expenses. We can estimate what your new SSI amount will be if we approve your plan.
  6. Tell us how you'll keep your plan's funds separate from any other money you have. The easiest way to do this is to open a separate bank account for the money you save under your plan.
  7. Complete ALL the questions on the Form SSA-545-BK, sign it, and date it.

Make sure that your correct address and phone number are on the form.

8. Take or mail your completed form to your local Social Security office.

If you need help writing your plan, someone at your local Social Security office can either help you or refer you to a local organization that will help you.

## If your work goal is to be self-employed

Include a detailed business plan with your application if you want to start your own business. Your business plan should include complete explanations for all these:

- What type of business you want to start (for example, a restaurant, a print shop)
- Where you'll set up your business (for example, rent a store, share space)
- Your hours of operation
- Who your customers, suppliers and competitors will be
- How you'll advertise your product or service
- What items and services you'll need to start the business
- What these items and services will cost
- How you are going to pay for these items and services
- Your expected earnings for the first four years of the business

We encourage you to talk to someone who can help you write your business plan. This could be someone from either the Small Business Administration or Service Corps of Retired Executives, a vocational counselor, a local banker, or anyone else familiar with helping people start a business. You can include any costs for this help in your plan.

**Social Security must evaluate your plan** — After you submit your application, a Social Security PASS Specialist will do the following:

- Review the plan to make sure it's complete
- Decide if your plan will give you a good chance of reaching your goal
- Decide if the expenses listed are necessary to reach your goal and if they're reasonably priced
- Decide if your plan needs any changes and discuss them with you
- Send you a letter to let you know if we approve or deny your plan

If we approve your plan, a PASS Specialist will contact you periodically to make sure that you're following your plan to reach your goal. Make sure that you keep receipts for the items and services you have bought under the plan.

**If we deny your plan, you may appeal** — If we don't approve your plan, you have a right to appeal the decision. The letter you receive will explain your appeal rights and tell you how to file an appeal. You may also present a new plan to us.

**If we approve your plan, you can make changes** — If you later decide to change your plan, you may do so. However, you must get approval from Social Security before you make any changes. Tell us in writing what changes you want to make, such as a change in the money you set aside each month or a change in the expenses you'll have. Include the reason for the change. The PASS Specialist will review the changes and let you know if we approve them. Tell us as soon as possible about changes that affect your plan.

**Let us know if you can't complete your plan** — Contact your Social Security office if you decide that you can't continue with your plan. The PASS Specialist may be able to help you make some changes to your plan to reach your goal. Or, you may write a new plan with a new work goal.

If you don't complete your plan, we'll start counting the income or resources that you were setting aside for your plan when we figure your monthly SSI benefit. That means that your SSI payment probably will go down or stop. If you wait too long to tell us that you stopped working on your plan, you may get too much SSI. Then, you may have to pay back the SSI payments you received since you stopped working on your plan. Remember, you may also choose to write a new plan with a new work goal.

For more information about a PASS and to find examples, read the following free publications at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs):

- *Working While Disabled - A Guide to Plans for Achieving Self Support* (Publication No. 05-11017)
- *The Red Book*, a guide to our employment support programs (Publication No. 64-030)

## How your earnings affect your SSI payments

We base your SSI payments on how much other income you have. When your other income goes up, your SSI payments usually go down. When you earn more than the SSI limit, your payments will stop for those months. Your payments will start again for any month your income drops to less than the SSI limits. Be sure to tell us if your earnings drop, or if you stop working.

If your only income is SSI and the money you make from your job, we don't count the first \$85 of your monthly gross earnings. Each month, we reduce your SSI benefits 50 cents for every dollar that you earn over \$85.

**Example:** You work and earn \$1,000 in a month; and your only income comes from your earnings and your SSI.

\$1,000

-\$85

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\$915 divided by 2 = \$457.50

We would reduce your SSI payment by \$457.50.

**Note:** *If you are eligible for a plan to achieve self-support that allows you to use money and resources for a specific work goal, these funds might not count when we figure out how your current income and resources affect your benefits.*

## What to report if you work and receive SSI

If you get SSI, you must let us know right away when any of the following occurs:

- You start or stop work
- Your duties, hours, or pay change
- You start paying expenses for work because of your disability

You must report your monthly earnings by any of the following ways:

- Sign in to your *my* Social Security account and submit your monthly paystub information online
- Use the toll-free automated wage reporting telephone system or mobile wage reporting application
- Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing, by the 6th day of the next month
- Mail or bring your pay stubs to your local Social Security office by the 10th day of the next month

You can find your local office on our website at [www.socialsecurity.gov](http://www.socialsecurity.gov). We'll give you a receipt to confirm your report. Keep this receipt with all your other important papers from Social Security.

Most people can report wages using one of our automated wage reporting systems. Reporting monthly wages electronically saves you paper, postage, and time, because you don't need to copy, fax, or mail wage evidence to the local office. Contact Social Security to enroll.

For more information on reporting earnings, read *Reporting Wages When You Receive Supplemental Security Income (SSI)* (Publication No. 05-10503).

## How long your Medicaid will continue

In general, if work income causes your SSI to stop, your Medicaid coverage will continue even after your SSI payments stop, until your income reaches a certain level. That level varies with each state and reflects the cost of health care in your state. We can tell you the Medicaid level for your state. If your health care costs are higher than this level, however, you can have more income and keep your Medicaid. In most states, for your Medicaid to continue, you must meet all of the following:

- You need it to be able to work
- You are unable to afford similar medical coverage without SSI
- You are still disabled
- You meet all other requirements for SSI eligibility

If you qualify for Medicaid under these rules, we'll review your case periodically to see if you're still disabled or blind and still earning less than your state's allowable level.

## Contacting Social Security

The most convenient way to contact us from anywhere, on any device, is to visit [\*\*www.socialsecurity.gov\*\*](http://www.socialsecurity.gov). There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

When you open a *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and print a benefit verification letter. You can also change your direct deposit information, request a replacement Medicare card, request a replacement Social Security card (if you have no changes and your state participates), and get a replacement SSA-1099/1042S.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a

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week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday, if you need to speak to a person. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

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## *Notes*



Securing today  
and tomorrow

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# The Appeals Process

Social Security wants to be sure that every decision made about your disability or Supplemental Security Income (SSI) application is correct. We carefully consider all the information in your case before we make any decisions that affect your eligibility or your benefit amount.

When we make a decision on your claim, we will send you a letter explaining our decision. If you do not agree with our decision, you can appeal — that is, ask us to look at your case again.

When you ask for an appeal, we will look at the entire decision, even those parts that were in your favor. If our decision was wrong, we will change it.

## When and how can I appeal?

If you were recently denied Social Security benefits for medical or non-medical reasons, you may request an appeal. Your request must be in writing and received within 60 days of the date you receive the letter containing our decision.

You can call us and ask for the appeal form (Form SSA-561). The fastest and easiest way to file an appeal of your decision is by visiting [www.socialsecurity.gov/disability/appeal](http://www.socialsecurity.gov/disability/appeal). You can file online and provide documents electronically to support your appeal. You can file an appeal online even if you live outside of the United States.

## How many appeal levels are there?

Generally, there are four levels of appeal. They are:

- Reconsideration;
- Hearing by an administrative law judge;
- Review by the Appeals Council; and
- Federal Court review.

When we send you a letter about a decision on your application, we will tell you how to appeal the decision.

### Reconsideration

A reconsideration is a complete review of your claim by someone who did not take part in the first decision. We will look at all the evidence submitted when the original decision was made, plus any new evidence.

Most reconsiderations involve a review of your files without the need for you to be present. But when you appeal a decision that you are no longer eligible for disability benefits because your medical condition has improved, you can meet with a Social Security representative and explain why you believe you still have a disability.

### Hearing

If you disagree with the reconsideration decision, you may ask for a hearing. The hearing will be conducted by an administrative law judge who had no part in the original decision or the reconsideration of your case. The hearing is usually held within 75 miles of your home. The administrative law judge will notify you of the time and place of the hearing.

Before the hearing, we may ask you to give us more evidence and to clarify information about your claim. You may look at the information in your file and give new information.

At the hearing, the administrative law judge will question you and any witnesses you bring. Other witnesses, such as medical or vocational experts, also may give us information at the hearing. You or your representative may question the witnesses.

In certain situations, we may hold your hearing by a video conference rather than in person. We will let you know ahead of time if this is the case. With video hearings, we can make the hearing more convenient for you. Often an appearance by video hearing can be scheduled faster than an in-person appearance. Also, a video hearing location may be closer to your home. That might make it easier for you to have witnesses or other people accompany you.

It is usually to your advantage to attend the hearing (in person or video conference). You and your representative, if you have one, should come to the hearing and explain your case.

If you are unable to attend a hearing or do not wish to do so, you must tell us why in writing as soon as you can. Unless the administrative law judge believes your presence is necessary to decide your case and requires you to attend, you will not have to go. Or we may be able to make other arrangements for you, such as changing the time or place of your hearing. You have to have a good reason for us to make other arrangements.

After the hearing, the judge will make a decision based on all the information in your case, including any new information you give. We will send you a letter and a copy of the judge's decision.

## Appeals Council

If you disagree with the hearing decision, you may ask for a review by Social Security's Appeals Council. We will be glad to help you ask for this review.

The Appeals Council looks at all requests for review, but it may deny a request if it believes the hearing decision was correct. If the Appeals Council decides to review your case, it will either decide your case itself or return it to an administrative law judge for further review.

If the Appeals Council denies your request for review, we will send you a letter explaining the denial. If the Appeals Council reviews your case and makes a decision itself, we will send you a copy of the decision. If the Appeals Council returns your case to an administrative law judge, we will send you a letter and a copy of the order.

## Federal Court

If you disagree with the Appeals Council's decision or if the Appeals Council decides not to review your case, you may file a lawsuit in a federal district court. The letter we send you about the Appeals Council's action also will tell you how to ask a court to look at your case.

## Will my benefits continue?

In some cases, you may ask us to continue paying your benefits while we make a decision on your appeal. You can ask for your benefits to continue when:

- You are appealing our decision that you can no longer get Social Security disability benefits because your medical condition is not disabling; or
- You are appealing our decision that you are no longer eligible for SSI payments or that your SSI payment should be reduced or suspended.

If you want your benefits to continue, you must tell us within 10 days of the date you receive our letter. If your appeal is turned down, you may have to pay back any money you were not eligible to receive.

## Can someone help me?

Yes. Many people handle their own Social Security appeals with free help from Social Security. But you can choose a lawyer, a friend, or someone else to help you. Someone you appoint to help you is called your "representative." We will work with your representative just as we would work with you. Your representative can act for you in most Social Security matters and will receive a copy of any decisions we make about your application.

Your representative cannot charge or collect a fee from you without first getting written approval from Social Security. If you want more information about having a representative, ask for *Your Right To Representation* (Publication No. 05-10075) or you can find it on our website.

## Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit [www.socialsecurity.gov](http://www.socialsecurity.gov). There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

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