

Top 3 FAQs About Working While Receiving Disability Benefits



TICKET
to **Work**

WISE
Work Incentive Seminar Event

DECEMBER 17, 2025

Live Webinar Will Begin at 3 p.m. ET

Top 3 FAQs About Working While Receiving Disability Benefits



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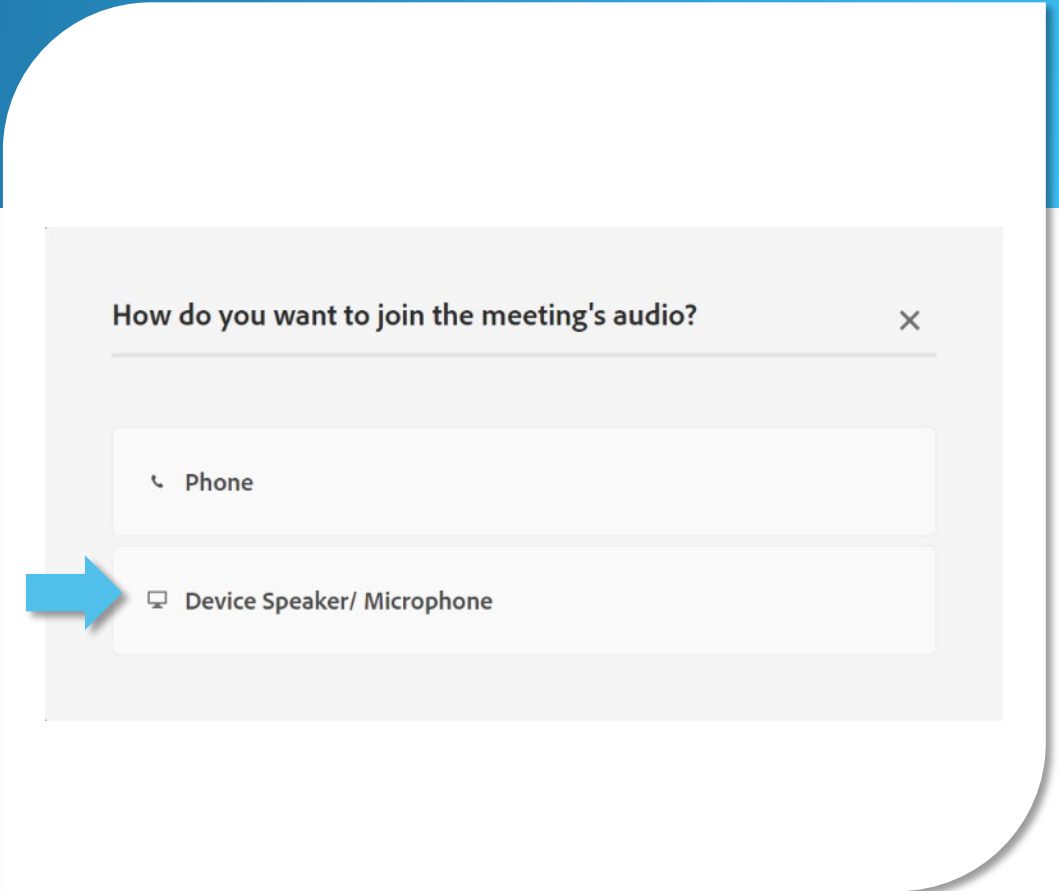
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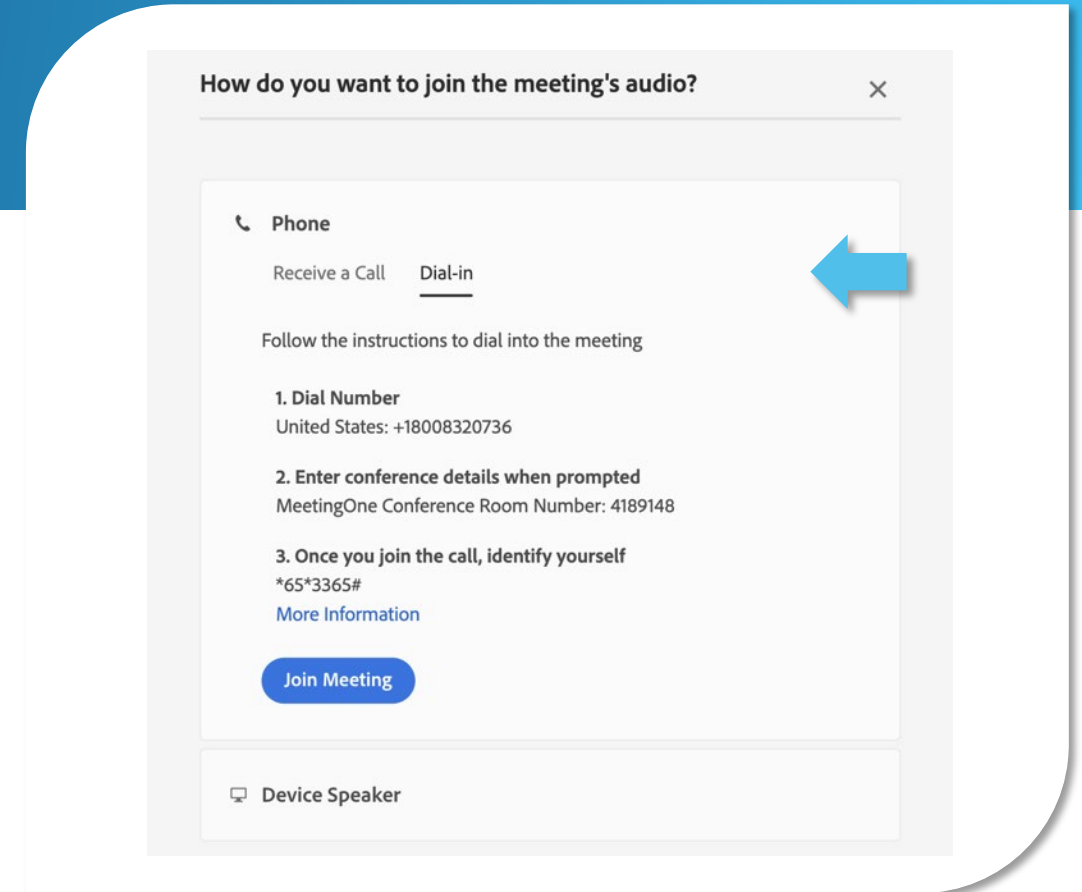
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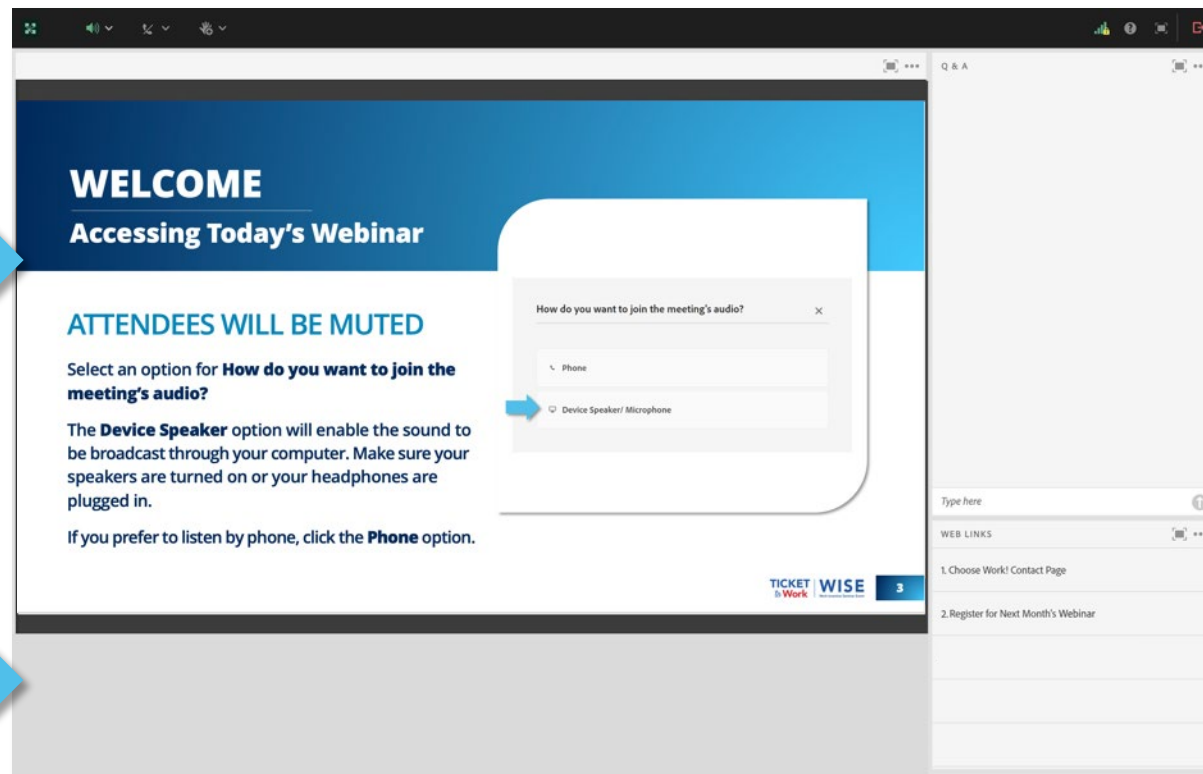
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If you're fluent in ASL and would like support during today's webinar, use our [ASL User Guide](#) that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).

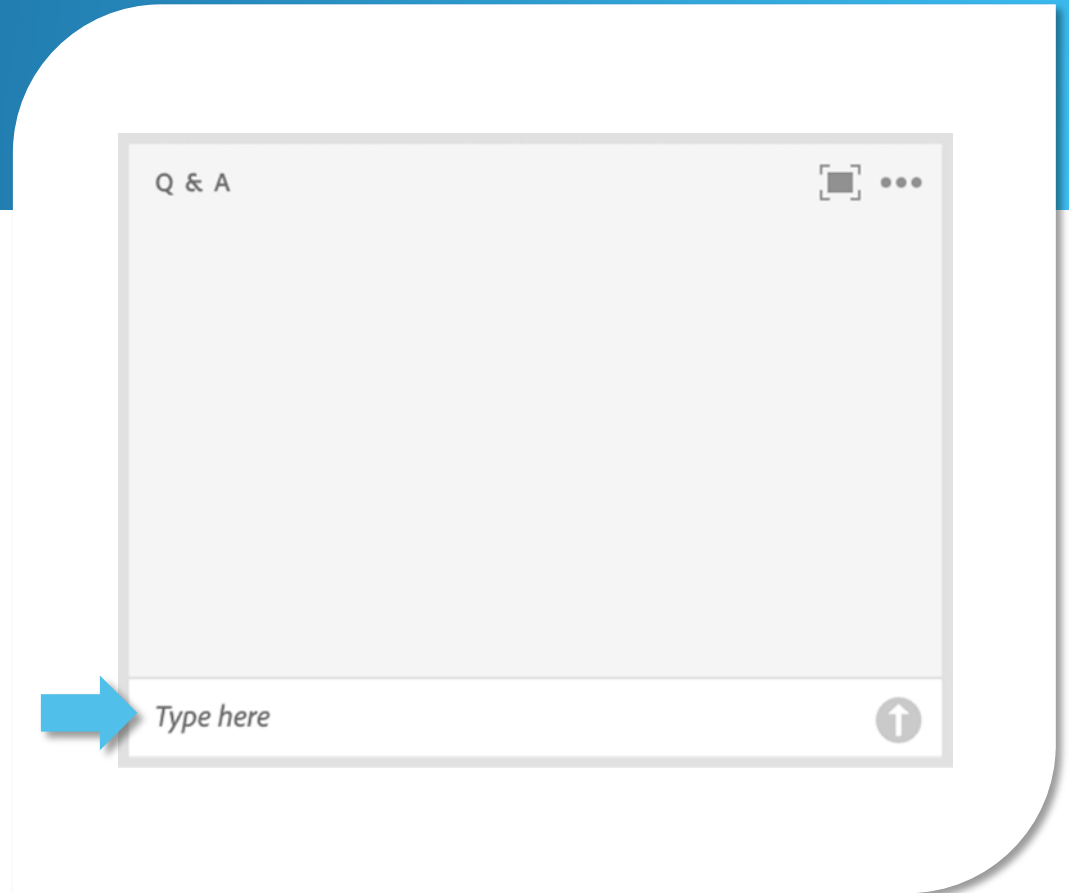


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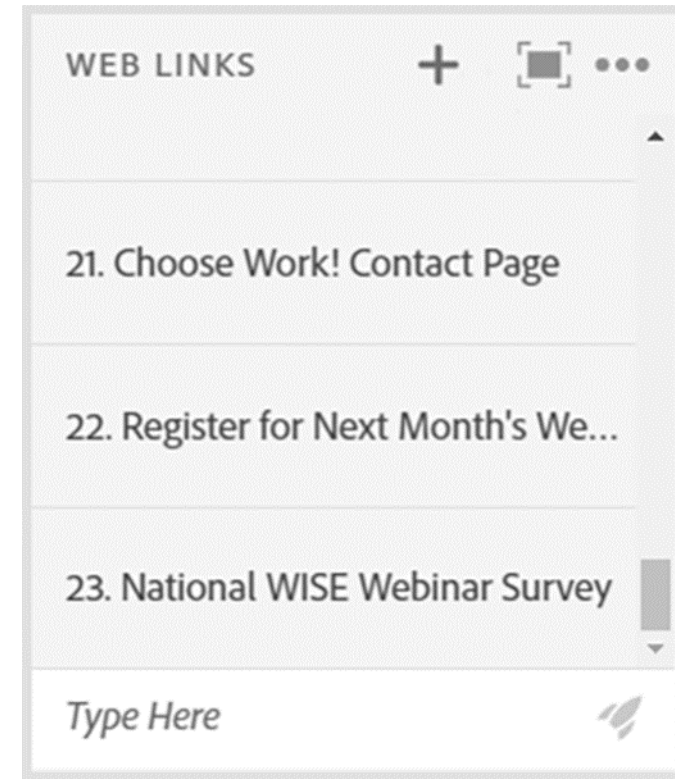


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WELCOME

Presenters



MODERATOR

Derek Shields

Ticket Program Manager



PRESENTER

Raymond A. Cebula, III, J.D.

Cornell University

GUEST PRESENTER

Danelle Wahonick

Social Security

Webinar Overview

We'll Answer These Top 3 Questions About Working While Receiving Disability Benefits :

1. What is Social Security's Ticket to Work (Ticket) Program?

2. How can I participate in the Ticket Program?

3. Can I work while receiving Social Security disability benefits?

Bonus Question: What do I need to know about wage reporting?

Bonus Question: What is the Payroll Information Exchange (PIE)?



What is Social Security's Ticket to Work Program?

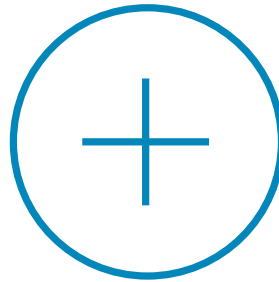
The Ticket to Work Program

- Is a free and voluntary Social Security program
- Offers career development for people ages 18 through 64 who receive Social Security disability benefits and want to work



You Are Eligible for the Ticket to Work Program If You:

Are Age
18 Through 64



Receive Social Security
Disability Insurance (SSDI)
AND/OR
Supplemental Security
Income (SSI)

Social Security Disability Programs



**Social Security
Disability
Insurance
(SSDI)**



**Supplemental
Security
Income
(SSI)**

The Ticket Program Can Help

The Ticket Program connects you with free employment services to help you:

- Decide if work is right for you
- Prepare for work
- Find a paid work opportunity
- Succeed at work

Learn More:

[What is Social Security's Ticket to Work Program?](#)

[Self-Guided Tutorial](#)





How Can I Participate in the Ticket Program?

Follow These Steps to Participate

DETERMINE

Determine your eligibility for the program. If you need help to determine your eligibility, contact the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY).

1

FIND

Find a service provider that offers the services you need by using our [Find Help Tool](#) or contact the Ticket to Work Help Line.

2

CONTACT

Contact a service provider and take the next step towards employment. You get to decide if a service provider is a good fit for you. [Choosing the Right Employment Network for You](#) can help you determine if a service provider is right for you.

3



Ticket to Work Help Line

The Ticket to Work Program offers a toll-free Help Line to answer your questions and support you on your journey to financial independence.

Call the Ticket to Work Help Line

Monday - Friday, 8 a.m. - 8 p.m. ET

1-866-968-7842

1-866-833-2967 (TTY)

Achieving Your Work Goals with the Ticket Program

As you think about returning to work and possibly changing careers or trying work for the first time, you may have questions and need support.

- Connecting with a **Ticket Program service provider** can help you develop achievable goals and establish steps to find and maintain employment in your new career.
- Ticket Program service providers can even help you identify the type of career you might enjoy and any transferable skills you may have.

Your Employment Team

You'll Have Access to a Variety of Ticket Program Service Providers



Employment Networks (EN)



Workforce Employment Networks (WF)



State Vocational Rehabilitation (VR) Agencies



Work Incentives Planning and Assistance (WIPA) Projects



Protection and Advocacy for Beneficiaries of Social Security (PABSS)

Employment Network (EN)

An **EN** is a private or public organization that has an agreement with Social Security to provide free employment support services to people who are eligible for the Ticket Program.

Many state public workforce systems, such as American Job Centers, are **Workforce ENs**.



Working with an Employment Network

EN services and supports are designed to help you on the path to financial independence through work and may include helping you to:

- Identify your work goals
- Write and review your resume
- Prepare for interviews
- Request reasonable accommodations
- Receive benefits counseling



State Vocational Rehabilitation (VR) Agency

A **State VR agency** provides a wide variety of services to help people with disabilities return to work, enter new lines of work, or enter the workforce for the first time. A State VR agency may offer benefits counseling and may also be able to help you with:

- Vocational rehabilitation
- Training and education



Some states have separate VR agencies that serve individuals who are blind and visually impaired.

Working With a State VR Agency

State VR agencies:

- Usually work with individuals who need more significant services.
- In some states, this includes intensive training, education, and rehabilitation.
- They may also provide career counseling and job placement assistance as well as counseling about how earnings from work may affect Social Security disability benefits.



Work Incentives Planning and Assistance (WIPA) Projects



WIPA projects are staffed by certified Community Work Incentives Coordinators (CWIC) who:

- Provide free benefits counseling to working or self-employed Social Security disability beneficiaries about how earnings will affect your SSDI, SSI, Medicare, Medicaid, and other public benefits
- Help you understand Social Security Work Incentives and how they apply to you
- Explain the potential benefits of employment and dispel myths about working

For general information about Work Incentives, and, if you are working, to be referred to the WIPA serving your area, call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY).

Find a Service Provider



For a list of service providers, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967 (TTY)**, Monday - Friday, 8 a.m. - 8 p.m. ET



To find a service provider online, visit the [Find Help page](#). Search by:

- ✓ ZIP code
- ✓ Services offered
- ✓ Disability type
- ✓ Languages spoken
- ✓ Provider type
(EN, Workforce EN, VR, or PABSS)



Q&A





Can I Work While Receiving Social Security Disability Benefits?

Working While Receiving Disability Benefits

It's common to worry that you will lose your benefits if you work, but we have good news! You can work while receiving disability benefits.

- Social Security has many safety nets in place to help you try working before your Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) ends due to your earnings, including:
 - The Ticket to Work Program
 - Other Social Security Work Incentives



Social Security Work Incentives

Social Security has many rules and programs, called Work Incentives, that can help you keep some or all of your benefits for a period of time while you try working.

- Some Work Incentives are available to all Social Security disability beneficiaries, whether you receive SSDI, SSI, or both. And some are specific to the type of disability benefit you receive. Examples of Work Incentives include: **Impairment Related Work Expenses** and **Trial Work Period**.
- If you have questions about which Work Incentives could help you, contact the Ticket to Work Help Line.

Impairment Related Work Expense (IRWE)

- IRWEs are costs for items or services that you need to work because of your disability. Social Security can deduct the costs of an IRWE from your countable income when determining your eligibility for Social Security disability benefits.
- Both SSDI and SSI recipients are eligible to claim an IRWE.
- An IRWE must meet the following criteria:
 - The item or service enables you to work.
 - You need the item or service because of a physical or mental impairment.
 - You pay for the item yourself and are not reimbursed by another source.
 - The cost is reasonable.

[Impairment Related Work Expense](#)

Example: Impairment Related Work Expense (IRWE)

- Examples of IRWE:
 - Prosthesis (sometimes called an “artificial limb”)
 - Modifications to your vehicle related to your disability that allow you to commute
 - Expenses paid for a guide dog or service animal that enables you to work. This can include purchase of the animal, training, food, license, and veterinary services.



Trial Work Period

- The Trial Work Period (TWP) is one of the Work Incentives available to people who receive SSDI.
- If you receive SSDI, your TWP allows you to test your ability to work **for at least 9 months**.
- During your TWP, **you'll receive your full SSDI benefit**, no matter how much you earn — as long as you report your work activity and continue to meet Social Security's rules for disability.



How Is the Trial Work Period Calculated?

- The TWP continues until you accumulate nine TWP service months (not necessarily consecutive) within a rolling 60-month period.
- Social Security uses the amount you have earned in a month before subtracting taxes, to decide if a month counts toward your TWP. In 2025, if you earn \$1,160 or more, or work more than 80 hours in self-employment in a month, you're considered to have worked a TWP "service month," which is counted toward your TWP.
- IRWE provisions do not apply for the purpose of determining a service month in the TWP.

Learn More About the Trial Work Period

Take a look at our [Trial Work Period Fact Sheet](#) to learn more about the Trial Work Period and about another Work Incentive that's available when you complete your Trial Work Period, called the **Extended Period of Eligibility**.



Photo from Disability:IN

Q&A





What Do I Need to Know About Wage Reporting?

Why is Wage Reporting Important?

- Wage reporting is an important step to avoid errors in payments from Social Security.
- If you receive SSDI or SSI, you or your representative must promptly report any work activity to Social Security.



When Do I Need to Report My Wages to Social Security?

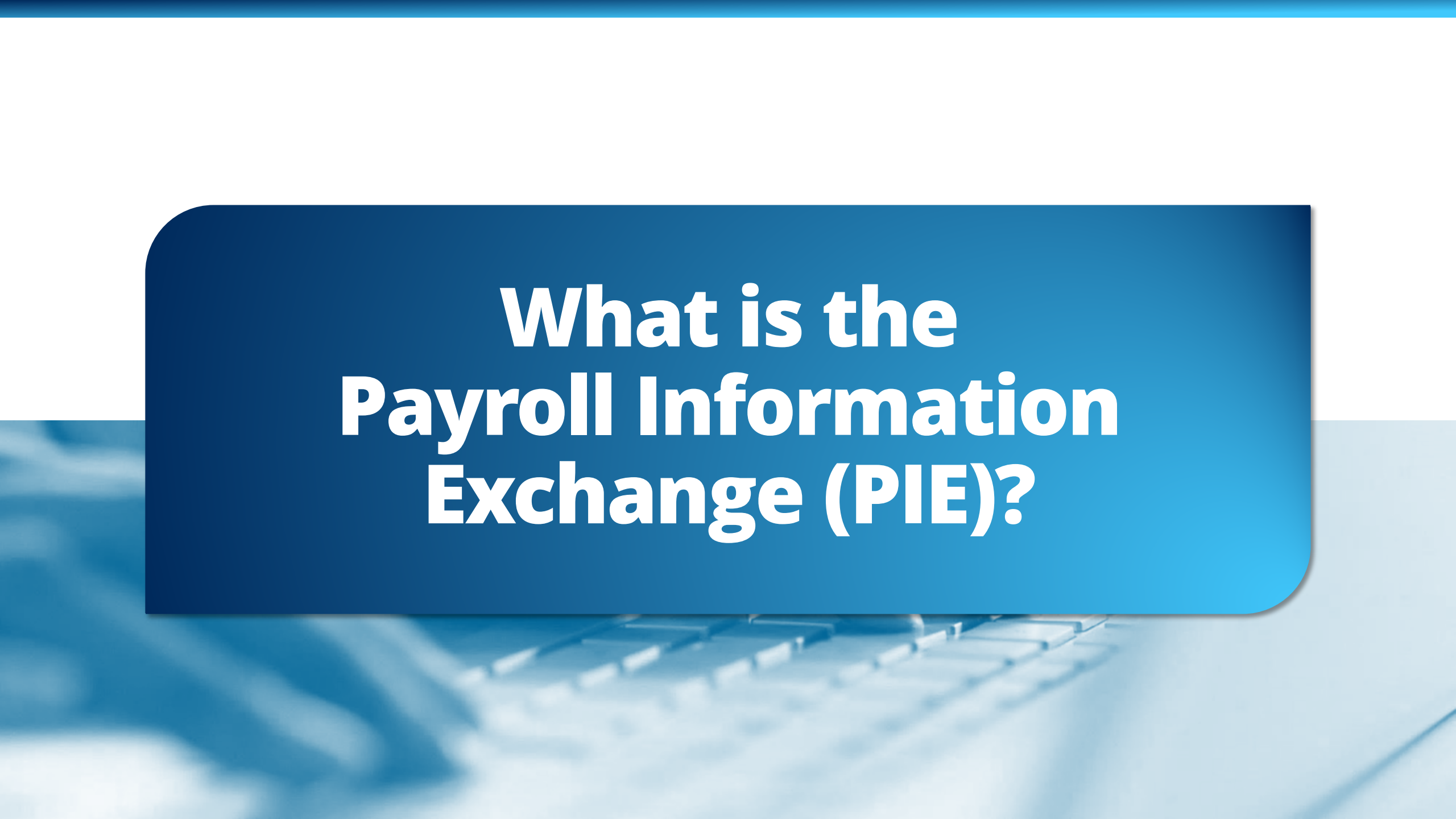
You or a representative must tell Social Security if any of the following changes happen:

1. You start or stop work.
2. Your work duties, hours, or pay have changed.
3. You start paying for expenses that you need for work due to your disability.



Tips for Wage Reporting

- Keep records of your payment information, so you can easily access them in the future.
 - Pay stubs
 - Pay records
 - Bank statements
- When mailing pay information, consider using “certified” mail to protect your private information.
- Ticket to Work service providers can assist you in reporting your wages to Social Security.
 - They cannot report for you.
- For the most up to date information on how to report wages, visit ssa.gov/faqs/en/questions/KA-01412.html.



What is the Payroll Information Exchange (PIE)?

What is PIE and How Does It Work?

- PIE is an automated way for Social Security to get wage and employment information directly from your employer's payroll data provider (PDP).
- You don't need to report your wages each month if you give permission (authorization) for Social Security to get your wages through PIE and your employer uses a PDP, such as Equifax. The PDP will send your employment and wage details for the previous month directly to Social Security.
- Your SSI payments can be updated automatically if your wages change. Social Security staff will be alerted if they need to review your work status for SSDI benefits.
- You will receive a notice if you need to change how you report your wages.

What are the Benefits of Using PIE?

- Makes reporting easier — automatic reports are sent by employers who use a PDP, so you may not need to report your wages yourself.
- Protects you from penalties if there are wage reporting errors.
- Provides Social Security timely, accurate, and up-to-date wage and employment information.
- Helps prevent payment mistakes and reduces paperwork.

How Does PIE Affect SSDI and SSI?

- With your permission, PIE gives Social Security direct access to your wage and employment information.
- You are protected from certain penalties if the PDP reports your wage information incorrectly.
- **For SSDI:** Social Security can quickly determine if your earnings exceed the allowed limit, which may affect your benefits.
- **For SSI:** PIE automates and speeds up wage processing. If your employer uses a PDP, you may not need to report your wages yourself.

Permission for PIE

- Giving permission is your choice, and you usually only need to do it once while you receive benefits.
- Social Security will let you know when PIE wage reporting starts or stops, which employers are included, and if you need to change how you report your wages.
- Social Security asks for permission (authorization) when you:
 - Apply for SSDI and/or SSI
 - Have redeterminations
 - Request expedited reinstatements
 - Have work reviews or work-related changes
- You can also give permission for PIE at any time.

How Can I Submit My Permission for PIE?

- Call Social Security at 1-800-772-1213.
- Fill out form SSA-8240 (available on the [Forms](#) page at ssa.gov or through upload documents in *mySSA*).

To access SSA-8240 through *mySSA*:

1. Create or sign in to your *my* Social Security account.
2. Select the “Upload Documents” link.
3. Search for form SSA-8240.
4. Complete the online version or download the PDF version to complete and upload.
5. Provide your electronic signature and submit electronically.

What Information Must I Still Report?

- Keep reporting your monthly wage changes until Social Security tells you PIE covers your employer.
- Report wages for employers not participating in PIE.
- Always report immediately if you:
 - Get better from your medical condition,
 - Start or stop a job, or
 - Get a new employer.
- If you receive SSI, also report changes in other income, resources, living arrangements, or work expenses related to your medical condition.

What Should I Do If I Disagree with the Payroll Data Provider's Information?

If you disagree with the wage or employment information on notices:

- Contact Social Security immediately to update your record.
- Contact the PDP (Equifax) or your employer to correct the information.
- Notices include contact information for Equifax.

How Do I Cancel My Permission for PIE?

- You can cancel your permission (authorization) at any time in writing using the SSA-8240 form or by contacting Social Security.
- Canceling does not change your eligibility or payments, but you must start reporting everything yourself again, and you lose penalty protection.
- Social Security will send you a letter notifying you of your responsibilities if you cancel.

Why Should I Enroll in PIE?

- Makes wage reporting easier and saves you time.
 - Helps keep your benefits accurate and up to date.
 - Lowers the chance of mistakes and penalties.
-

Ready to sign up?

Call 1-800-772-1213 or visit ssa.gov.

Protect your benefits — join PIE today!

Q&A



How To Get Started

Social Security's Ticket to Work Program has resources ready to help you get started!

Call the Ticket to Work Help Line

1-866-968-7842

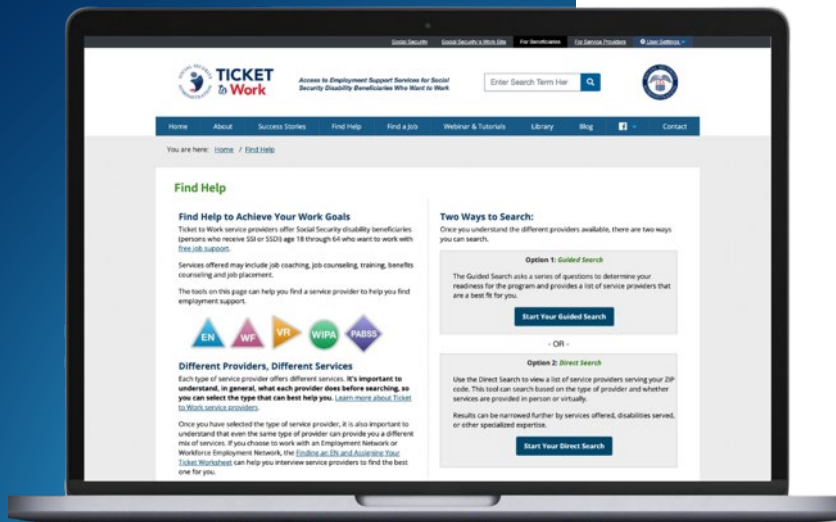
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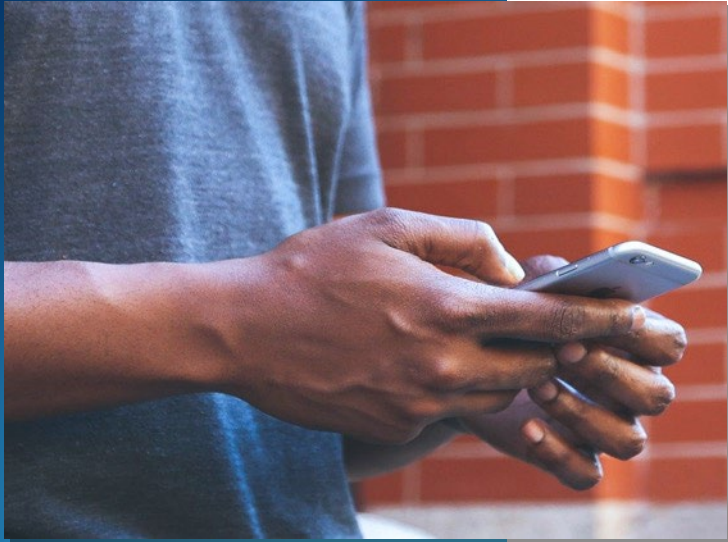
choosework.ssa.gov

Use the Find Help Tool

choosework.ssa.gov/findhelp



How To Connect



Visit the [Choose Work! Contact page](#) to find us on social media and subscribe to blog and email updates.



Opt-in to receive text messages by texting TICKET to 1-571-489-5292. Standard messaging rates may apply. You may opt-out at any time.



Email us at TicketToWork@ssa.gov.

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Exploring a New Career
With Ticket to Work

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