

Social Security Work Incentives for People Who Are Blind

I'm blind, I receive Social Security benefits, and I'm considering going back to work or working for the first time. Can Social Security help me?

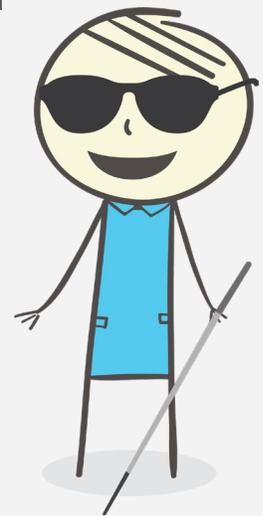
Yes. Social Security offers employment supports to help you decide if working is right for you. These supports can help you prepare for work, find a job, and understand what happens to your benefits while you work.

What are “employment supports”?

Social Security has rules called “Work Incentives” that help people who receive benefits based on blindness go to work without immediately causing their benefits to end. If you receive benefits, some Work Incentives can help you keep your Medicare or Medicaid even though you are working. Most people receiving a disability payment can access Work Incentives or employment supports, but some of the rules are more generous if your disability is blindness.

Benefits Counseling

If you are working or about to go to work, you may be able to find free, accurate and individualized counseling about Social Security Work Incentives and other benefits programs. To access these supports and services, you can call the Ticket to Work Help Line and ask a representative about connecting with an Employment Network (EN) that has a Benefits Counselor on staff. A Benefits Counselor can review your benefits with you to discuss Work Incentives that may be available to you and how working will affect your benefits.



Or you may ask to be referred to a Work Incentive Planning and Assistance (WIPA) project that serves your area. Social Security funds the WIPA program to provide accurate and complete information and Work Incentives counseling to people who receive SSDI or SSI and who:

- Are working
- Have a job offer pending
- Are actively interviewing for jobs
- Are veterans
- Are transition-age youth ages 14-25

Learn more about WIPA at www.ssa.gov/work/WIPA.html

Other Employment Support Resources

For more information about Work Incentives for people who are blind, Social Security offers:

- **If You're Blind Or Have Low Vision — How We Can Help**
- **Social Security Red Book — Special Rules for Persons Who Are Blind**

For more general information about Work Incentive rules, explore:

- **Social Security's Red Book — A Guide to Work Incentives**
- **SSI Spotlights**

How does Social Security define blindness?

Social Security considers you to be blind if your vision cannot be corrected to better than 20/200 in your better eye or if your visual field is 20 degrees or less in your better eye.

Very few people who meet this definition experience total blindness. In some cases, a person who meets the definition may be able to read print or navigate without a cane or guide dog.

How does Social Security know that I'm blind?

To use the Work Incentives for people who are blind, your Social Security records must show proof of blindness. If your records do not show blindness,

or if you became blind since you became entitled to benefits, you should contact your local Social Security office and ask to update your record. To find your local Social Security Office, use the **Social Security Office Locator**.

Are there Work Incentives for people who receive Supplemental Security Income (SSI)?

Yes. SSI has many excellent Work Incentives that can help people who want to return to work or work for the first time. The most powerful of these Work Incentives for people who are blind is the Blind Work Expense (BWE) deduction.

Under the BWE rules, Social Security can subtract the cost of any reasonable expense that you need for work from your earnings when deciding if you're eligible for SSI and payments.

For more information about this Work Incentive, visit **Spotlight on Special SSI Rule for Blind People Who Work**.

Do Blind Work Expenses apply in the case of Social Security Disability Insurance (SSDI)?

No. BWE only apply under SSI. If you're receiving SSDI, Social Security deducts Impairment Related Work Expenses (IRWE) when looking at earnings.

The difference between BWE and IRWE is very important. In the SSI program, BWE allows Social Security to deduct any reasonable expense for work. (This includes taxes!) IRWE must meet the same criteria as BWE, but the expense must also be related to an impairment being treated by a healthcare provider. Social Security's Red Book offers lots of information about **IRWE**.

Are there differences in blindness-related Work Incentives for people who receive SSDI?

Yes. Under SSDI, one important difference is the amount that Social Security uses to determine if your work qualifies as Substantial Gainful Activity (SGA).

SGA describes a level of work activity and earnings. If you earn more than a certain amount and are doing productive work, Social Security generally considers that you are engaging in Substantial Gainful Activity.

If your average earnings after all deductions for Work Incentives fall above the guideline, Social Security may suspend or terminate your benefit, depending on when the earnings occur. The important difference is that the SGA guideline is significantly higher for people who are blind. For example, in 2019 the SGA guideline for people who are blind is \$2040.00 per month, but it is only \$1220.00 per month for people who are not blind. Usually Social Security adjusts this amount to a different rate each year. Learn more about **Substantial Gainful Activity** (SGA).

Get started today

Social Security's Ticket to Work (Ticket) program supports career development for people ages 18 through 64 who receive Social Security disability benefits (SSI or SSDI) and want to work.

The Ticket program is free and voluntary. It helps people with disabilities move toward financial independence and connects them with the services and support they need to succeed in the workforce.

To learn more, visit choosework.ssa.gov and contact the **Ticket to Work Help Line** at **1-866-968-7842** or **1-866-833-2867** (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET.



Ask a representative to send you a list of service providers or find providers on your own with the Ticket to Work **Find Help tool**: choosework.ssa.gov/findhelp

Follow the Ticket program's Choose Work on social media!



Contact the Ticket program:
choosework.ssa.gov/contact



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To view online and access the resources linked in this fact sheet, please visit: <https://choosework.ssa.gov/library/faq-work-incentives-for-people-who-are-blind>

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