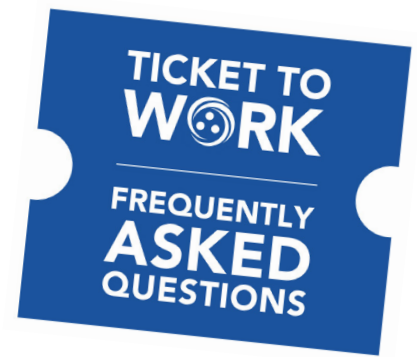


# Social Security Work Incentives for People Who Are Blind



## 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.

### 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 \(2016\)](#)
- [2016 Social Security Redbook — Special Rules for Persons Who Are Blind](#)

For more general information about Work Incentive rules, explore:

- [2016 Redbook — A Guide to Work Incentives](#)
- [Links to SSI Spotlights — 2016 Edition](#)

## 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 walk 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](#).

## Work Incentives Planning and Assistance (WIPA)



If you are working or about to go to work and would like free, accurate and individualized counseling about the Work Incentives Social Security and other benefits programs have to offer, contact the Ticket to Work Help Line and ask a representative to refer you to the 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 support people who receive SSDI or SSI who are working or who are about to return to work. You may also visit [Work Incentives Planning and Assistance](#).

### 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 2016 Redbook 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 2016 the SGA guideline for people who are blind is \$1820.00 per month, but it is only \$1130.00 per month for people who are not blind. Similarly, in 2017 the SGA guideline for people who are blind is \$1950.00 per month, but it is \$1170.00 per month for people who are not blind.

### For more information

If you have questions contact the Ticket to Work Help Line at **1-866-968-7842 (Voice)** or **1-866-833-2967 (TTY)**.

To learn more about Ticket to Work and Work Incentives, visit [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).

