



**“Participation in this presentation does not constitute an endorsement by the Social Security Administration (SSA) or its employees of the organizations and information and products not provided by SSA.”**



Securing today and tomorrow



1



# Social Security: With You Through Life’s Journey...



Securing today and tomorrow



Produced at U.S. taxpayer expense

2

## We're With You If The Unexpected Happens



Securing today  
and tomorrow

SSA.gov

3

## Definition of Disability - Adult

- **The Social Security Act defines disability as:**
- A person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death.
- The person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



Securing today  
and tomorrow

SSA.gov

4



## Substantial Gainful Activity

- “Substantial gainful activity” (SGA) is a term used to describe a level of work activity and earnings. Consistently being above this level could lead to ineligibility for disability benefits. We generally use earnings guidelines to evaluate whether your work activity is SGA.

- If the impairment is anything other than blindness, earnings in 2026 averaging over \$1,690 a month generally demonstrate SGA.

The SGA amount in 2026 for blind individuals is \$2,830.

SSI only uses SGA as a measure of work during initial claims.

SSDI uses SGA throughout the life of the claim.



Securing today  
and tomorrow

SSA.gov

5



## Definition of Disability- Child

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.
- Condition must be expected to last at least 12 months or result in death.



Securing today  
and tomorrow

SSA.gov

6



## How Do You Qualify for Social Security Disability Benefits?

- By earning “credits” when you work and pay Social Security taxes
- Each \$1,890 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

**Note: To earn 4 credits in 2026, you must earn at least \$7,560**  
[ssa.gov/planners/credits.html](https://ssa.gov/planners/credits.html)



Securing today  
and tomorrow

SSA.gov

7

## Rules for Recent Work Test

If you become disabled	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 you become disabled.
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 become 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.



Securing today  
and tomorrow

SSA.gov

8



## Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few resources;
- be age 65 or older;
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.



Securing today  
and tomorrow

SSA.gov

## Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



Securing today  
and tomorrow

SSA.gov

## Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

**Individual Limit: \$2,000 / Couples Limit: \$3,000**



Securing today and tomorrow

SSA.gov

11



## SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.



Securing today and tomorrow

SSA.gov

12



## Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else’s household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility



Securing today and tomorrow

SSA.gov

13

Supplemental Security Income (SSI) Spotlights		
Rights and Responsibilities	Living Arrangements	Resources
Financial Institution Accounts	Burial Funds	Loans
Trusts	Dedicated Accounts for Children	Deeming Parental Income and Resources
Reporting Your Earnings to Social Security	Automated Wage Reporting Tools	Impairment-Related Work Expenses
Special SSI Rule for Blind People Who Work	Individual Development Accounts	Plan to Achieve Self-Support
Property Essential to Self-Support	Transfers of Resources	Student Earned Income Exclusion
Payment for Travel to Medical Exams or Tests	Getting SSI Benefits While You Try to Sell Excess Resources	Continued SSI Benefits for Persons Who are Temporarily Institutionalized
Special SSI Rules for Children of Military Personnel Living Overseas	SSI Benefits for Disabled Youth in Foster Care	Prerelease Procedure
SSI Benefits for Noncitizen	Continued Medicaid Eligibility for People Who Work: Section 1619(b)	Interpreter Services
Income From The Arts	Homelessness	Windfall Offset
One-Third Reduction Provision	Achieving a Better Life Experience (ABLE) Accounts	



Securing today and tomorrow

[www.ssa.gov/ssi/links-to-spotlights.htm](http://www.ssa.gov/ssi/links-to-spotlights.htm)

SSA.gov

14



## When should I apply for disability benefits?

- Apply as soon as you become disabled.
- Processing an application for disability benefits can take six to twelve.
- We may be able to process your application faster if you help us by getting any other information we need.



Securing today and tomorrow

SSA.gov

15



## How do I apply for disability benefits?



Online at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability)



Call 1-800-772-1213 to make an appointment at your local office



Securing today and tomorrow

SSA.gov

16



## How to Apply for SSI (Under Age 18)

- Schedule an appointment with Social Security. Call 1-800-722-1213 (TTY 1-800-325-0778) from 8 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;

and

- Complete the online Child Disability Report at [www.socialsecurity.gov/childdisabilityreport](http://www.socialsecurity.gov/childdisabilityreport).



Securing today  
and tomorrow

SSA.gov

17



## What Happens Next?

- Your application will be forwarded to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.



Securing today  
and tomorrow

SSA.gov

18



## Disability Determination Services Office - 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(s). 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.



Securing today  
and tomorrow

SSA.gov

19



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

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



Securing today  
and tomorrow

SSA.gov

20



## Disagree With The Medical Decision?

If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.

[ssa.gov/benefits/disability/appeal.html](https://ssa.gov/benefits/disability/appeal.html)



Securing today  
and tomorrow

SSA.gov

21



## Representative Payee

- More than eight million people, who get monthly Social Security or Supplemental Security Income (SSI) benefits, need help managing their money.
- Social Security's Representative Payment Program appoints a relative, friend, or other interested party to serve as the 'representative payee' who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.
- We thoroughly investigate those who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary's payments and is given the authority to use them on the beneficiary's behalf.



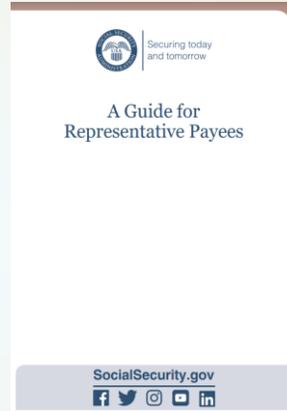
Securing today  
and tomorrow

SSA.gov

22

## Need more information?

- 1-800-772-1213
- <http://www.ssa.gov>
- <http://www.ssa.gov/payee>

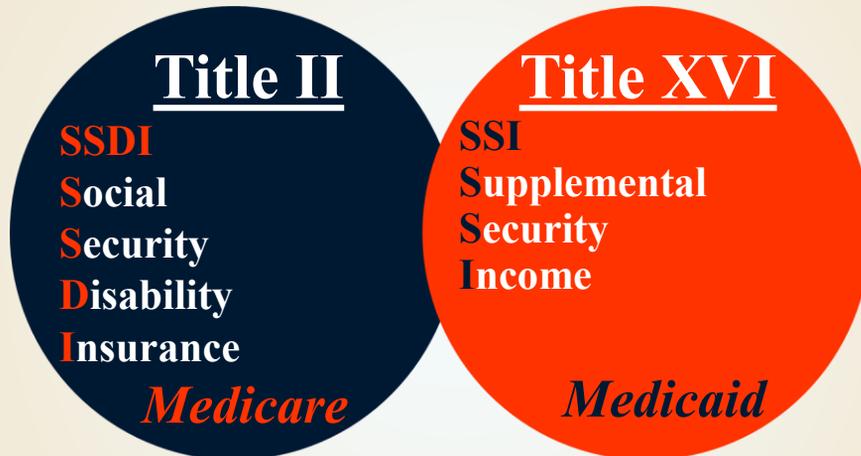


Securing today and tomorrow

SSA.gov

23

## Disability Programs



Securing today and tomorrow

SSA.gov

24



## Reporting Responsibilities Under SSI

### What Things Must You Report To Social Security?

You must report any changes in your status because they may affect your eligibility for SSI and your benefit amount. If you work and get SSI, then you must report your earnings.

### When Do You Need To Report?

Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

### How Do I Report Wages?

Social Security offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You can also report your wages through your personal *my* Social Security account.



Securing today  
and tomorrow

SSA.gov

25



## What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- change in citizenship or immigration status
- change in help with living expenses from friends or relatives
- eligibility for other benefits or payments
- admission to or discharge from an institution (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- leaving the U.S. for a full calendar month or for 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape



Securing today  
and tomorrow

SSA.gov

26



## Responsibilities When Beneficiary Returns to Work

Notify Social Security of any changes in work activity:

- Start or stop work;
- Work has been reported but duties, hours, or pay have changed;
- Start paying for expenses that, due to your disability, are needed for you to be able to work.

Report changes in work activity by phone, fax, mail or in person.

Call 1-800-772-1213 between 8 a.m. and 7 p.m. Monday-Friday.



Securing today  
and tomorrow

SSA.gov

27



## Wage Reporting

For SSDI and SSI recipients, you can report wages through:

- your personal *my* Social Security account;
- visiting or calling your local Social Security office;
- mailing or faxing the information to Social Security; or
- calling the TeleService Center.

**Note:** SSI recipients can also report wages via the “SSA Mobile Wage Reporting” application and the telephone wage reporting service.



Securing today  
and tomorrow

SSA.gov

28

# Form SSA-821 Work Activity Report

Yes	Special Condition	Employer Name	Date (MM/YYYY to MM/YYYY)	Please Describe
<input type="checkbox"/>	Had extra help, extra supervision or a job coach			
<input type="checkbox"/>	Worked irregular or fewer hours than other workers			
<input type="checkbox"/>	Given special equipment because of my condition			
<input type="checkbox"/>	Took more rest periods than other workers			
<input type="checkbox"/>	Given special transportation to and from work			

The SSA-821 form is used to document work activity and work incentives when SSA is making SGA decisions.

7. Do or did you spend any of your own money for items or services related to your physical and/or mental condition(s) that you needed in order to work and for which you did not get reimbursed? (For example; medicines or co-pays, medical devices or procedures, Braille equipment, special telephone or equipment, service animal, attendant care, modifications to a car used for work, or other special transportation.) We may ask you for proof of payment.

- NO. I did not spend any of my own money for items or services related to my physical and/or mental condition.
- YES. Please tell us what you paid below. Do not show any expenses that have been or will be paid by an insurance company, other organization, or other person.

**Beneficiaries complete this form to document special conditions, subsidies, and IRWEs so decisions are based on the real value of the work.**

Describe Item or Service	Cost	Date Paid (MM/YYYY-MM/YYYY)
Example: Service animal	\$100 per day, week, month, or year	01/2000 - 02/2000
	\$ _____ per _____	



Securing today and tomorrow

SSA.gov

29



## Working While Receiving Benefits

- Social Security has special rules called *work incentives* that allow you to test your ability to work and still receive monthly Social Security and SSI 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.
- Individuals receiving Social Security disability benefits and their representative payees must report their wages. Wages can be reported using their personal *my* Social Security account online.



Securing today and tomorrow

SSA.gov

30



## What are Work Incentives?

- Employment support provisions that assist beneficiaries in moving from benefit dependency to independence.
- Designed to help beneficiaries enter, re-enter, or stay in the workforce by protecting their eligibility for cash payments and/or health care.



Securing today  
and tomorrow

SSA.gov

31



## Earned Income Exclusion

- SSA does not count the first \$65 of the earnings received in a month, plus one-half of the remaining earnings. This means we count less than one-half of earnings when we figure the SSI payment amount.
- We apply this exclusion in addition to the \$20 general income exclusion.
- We apply the \$20 general income exclusion first to any unearned income received.



Securing today  
and tomorrow

SSA.gov

32



## Student Earned Income Exclusion (SEIE)

If you are under age 22 and **regularly attending school**, we do not count up to **\$2,410** of your earned income per month when we figure the SSI payment amount. The maximum yearly exclusion **for 2026 is \$9,730**.

“Regularly Attending School” means:

- in a college or university for at least 8 hours a week, or
- in grades 7-12 for at least 12 hours a week, or
- in a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or
- for less time than indicated above for reasons beyond the student's control, such as illness, or
- home schooling, if instructed in grades 7-12 for at least 12 hours a week.



Securing today  
and tomorrow

SSA.gov

33



## Achieving a Better Life Experience (ABLE)

- A tax-advantaged account for saving funds for qualified disability-related expenses: education, housing, transportation, health, employment training, technology, funeral, and basic living costs
- Contributions to the account can be from anyone, up to \$189,000 per year in 2026. The eligible individual can contribute an additional capped amount from earnings.
- Any balance up to \$100,000 is excluded as a resource for SSI.



Securing today  
and tomorrow

SSA.gov

34



## ABLE Account Limits & Qualifying Expenses

- Save up to \$100,000 without affecting benefits.
- Money in ABLE accounts can cover qualified disability expenses.
  - Some of these expenses include:
    - Housing
    - Education
    - Healthcare
    - Transportation
    - Assistive technology
    - Personal support services
    - Job training



Securing today  
and tomorrow

SSA.gov

35



## Plan to Achieve Self-Support (PASS)

### What is a PASS?

- A PASS is an SSI provision to help individuals with disabilities return to work.
- If you receive SSDI or could qualify for SSI after setting aside income or resources so that you may pursue a work goal, you could benefit from a PASS.

### How does a PASS help someone return to work?

- We base SSI eligibility and payment amounts on income and resources.
- A PASS lets an individual with a disability set aside money and items they own to pay for items or services needed to achieve a specific work goal.
- The objective of a PASS is to help individuals with a disability find employment that reduces or eliminates SSI or SSDI benefits.



Securing today  
and tomorrow

SSA.gov

36



## Plan to Achieve Self-Support (PASS)

### What kinds of expenses can a PASS help pay for?

- School or training expenses - tuition, fees, books, and supplies.
- Uniforms, special clothing, safety equipment, tools.
- Attendant care or childcare expenses.
- Transportation for work.
- Employment services such as a job coach.
- Supplies to start a business.



Securing today  
and tomorrow

SSA.gov

37



## Ticket to Work

- Ticket to Work is an innovative program for adults with disabilities who want to work and are capable of and plan to eventually replace their benefit payments with earnings from work.
- It increases your choices when you would like employment services, vocational rehabilitation (VR) services, and other support services you may need to get or keep a job.
- It is a free and voluntary.
- You can use the Ticket if you choose, but there is no penalty for not using it.



Securing today  
and tomorrow

SSA.gov

38



## Ticket to Work

For more information on the Ticket to Work Program, and to request a list of authorized Employment Networks (ENs), call:

**1-866-YOURTICKET (1-866-968-7842)**

OR

**TTY 1-866-833-2967**

between 8 a.m. to 8 p.m. Eastern time, Monday through Friday.

[ssa.gov/work](https://ssa.gov/work)



Securing today  
and tomorrow

SSA.gov

39



## Medicaid While Working – Section 1619(b)

After you return to work, Medicaid coverage can continue, even if your earnings become too high for an SSI cash payment.

To qualify, a beneficiary must meet **ALL** of the following:

- was eligible for an SSI cash payment for at least 1 month
- would be eligible for cash payment except for earnings
- still have a disability
- meet all other eligibility rules, including the resources test
- need Medicaid in order to work
- have gross earned income that is insufficient to replace SSI, Medicaid, and any publicly funded attendant care

Under 1619(b), a beneficiary will receive income from gross wages and Medicaid but no SSI payment.



Securing today  
and tomorrow

SSA.gov

40

## How to Get Help from Social Security

Social Security is here to help. We want you to know how to get the service you need as quickly as possible.



**Go online to SSA.gov.**  
Our website is the best way for most people to get help.



**If you cannot use our website, call our National 800 Number (1-800-772-1213) or your local Social Security office for help.**



**We will schedule an appointment to serve you by phone or in person.**

### If you need in-person help, you must make an appointment.

**When You Visit an Office:**  
Our Mobile Check-In Express feature makes it easier to check-in, just scan the QR code located at your local Social Security office to check-in for your appointment.



Securing today and tomorrow



41



# Please visit our Field Office Locator

Social Security Office Locator [www.ssa.gov/locator](http://www.ssa.gov/locator)

**⚠ Important Information**

Our website, [www.ssa.gov](http://www.ssa.gov), is the best way for people with access to the internet to get help. If you cannot use our website, call our National 800 Number or your local Social Security office for help. We will schedule an appointment for you, if necessary.

If you must visit an office: Physical distancing of at least 6 feet and masks are required. We will provide a mask if you do not have one. You may need to wait outside because space in our offices may be limited. Please plan for the weather. We ask that you come alone unless you require help with your visit. If you require help, we can only permit one adult to join you. Children are allowed. Visit [www.ssa.gov](http://www.ssa.gov) or call first, if possible, so you know what documents to bring. Find out which offices are closed, or open by appointment only, by visiting [www.ssa.gov/emergency](http://www.ssa.gov/emergency)

People without an appointment should expect long lines, especially during the busiest times in our offices: Mondays, the morning after a Federal holiday, and the first week of the month.

We may offer you an appointment for a future date or call you back to provide the service you are requesting.

**Find the Office for this ZIP Code.**

**ZIP:**

[Zip Code Look Up](#)  
[Services Outside the United States](#)

**Using our online services, you can:**

- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online.](#)

**National 800 Number**

**Toll-Free: 1-800-772-1213**



Securing today and tomorrow



42



## What To Know If You Must Visit An Office

Our Mobile Check-In Express feature makes it easier to check-in if you must visit a Social Security office. Scan the QR code located at your local Social Security office to check-in for your visit.

If you're unable to check-in on your mobile device, we offer private, accessible check-in with our Americans with Disabilities Act (ADA) compliant kiosks in most of our local Social Security offices.



Securing today and tomorrow

SSA.gov

43

An official website of the United States government [Here's how you know](#) ▾

**Get a benefit verification letter**

Social Security   Benefits ▾   Medicare ▾   Card & record ▾   SSI spotlight      Español   **Sign in**

## Your most-needed services, online

With a secure my Social Security account, you can get services and manage your benefits — anywhere, anytime.

**Sign in or create an account**

<p><b>Get a benefits estimate</b></p> <p>Sign in to calculate your benefits estimate.</p>	<p><b>Apply for benefits</b></p> <p>Apply for Retirement, Disability, or other benefits online.</p>	<p><b>Check your status</b></p> <p>See where you are in your application or appeal process.</p>	<p><b>Replace your card</b></p> <p>Find the best way to replace your card.</p>
---	---	---	--

**Life events**

Social Security Administration   Securing today and tomorrow   SSA.gov

44

# my Social Security

Social Security
Benefits ▾ Medicare ▾ Card & record ▾

Español | Account

## Create your personal *my* Social Security account today

A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account
Sign In

[Finish Setting Up Your Account](#)



## ssa.gov/myaccount

Securing today and tomorrow

SSA.gov

45









# Online Wage Reporting

my Social Security
John H. Ccaakdz, III [Sign Out](#)

[Home](#)
[Messages](#)
[My Profile](#)

### Wage Reporting

#### Monthly Wage Reporting

**We are now accepting wage reports for all wages paid in the month of June.** Before continuing, make sure you have all pay stubs from all employers that paid you in June.

We are accepting wage reports for the entire month of June. Wages paid in July should be reported in the first six days of August to avoid incorrect payment. To report wages for July, check back the beginning of August. To report wages for any other month, please [contact us](#).

**\*I understand that this report must include all wages paid by all employers for the entire month of June 2023.**

Next
Exit

[OMB No. 0960-0808](#) | [Privacy Policy](#) | [Privacy Act Statement](#) | [Accessibility Help](#)

Securing today and tomorrow

SSA.gov

46

# Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://www.ssa.gov) for up-to-date information on our programs.



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)

47

# Q&A session



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)

48