

Fear Factor: Confronting Fears of Working + Benefits with Resources and Planning

Getting a job is a lot more than just “getting a job.” It is about revising a life-plan and connecting with supports and resources you didn’t really need before, including help with benefits management.

Start with a plan that includes your current benefits.	Ohio Disability Benefits 101 walks you through how working in the community might affect your current benefits. You can also access a more formal Benefits Education and Analysis written report for a better understanding of SSI and SSDI Work Incentives . These reports are authored by Certified Work Incentive Coordinators (CWICs) , as well as Community Work Incentives Practitioners (CWIPs) and can be accessed through a Home and Community Based Services Waiver, Opportunities for Ohioans with Disabilities, or Disability Rights Ohio .
Reporting wages to the Social Security Administration.	Once you start making money, and you know how this is affecting your benefits, you’ll need to start reporting the wages you make to the Social Security Administration: How to Report Your Income to the Social Security Administration + SSI Automated Wage Reporting Tools If you receive Social Security Disability Insurance (SSDI) and you work, a form from the Social Security Administration could be sent to you once you start that verifies your work activities. The form needs to be filled out 15 days after receipt, so you’ll need to be prepared: Completing the Work Activity Report + SSA-821 Work Activity Report Form
Substantial Gainful Activity	To be eligible for disability benefits, a person must be unable to engage in substantial gainful activity (SGA). A person who is earning more than a certain monthly amount (minus Work Incentives) could be considered to be engaging in SGA: Substantial Gainful Activity (SGA)
Work Incentives	Special rules make it possible for people with disabilities receiving Social Security or Supplemental Security Income (SSI) to work and still receive monthly payments and Medicare or Medicaid. Social Security calls these rules "work incentives." More information: Social Security Administration Work Incentives

Keeping Medicaid benefits if you work.	Once you start working, and you need to keep your Medicaid insurance, the Medicaid Buy-In for Workers with Disabilities (MBIWD) can assist you to maintain your coverage while working. If you have SSI or SSDI, you are eligible for MBIWD. You are not required to be in receipt of Social Security disability benefits to be eligible for MBIWD, but you must be disabled per Social Security definition and working. If Job and Family Services cannot determine if you are disabled, they will forward the application to Disability Determination Services for a decision. You'll need to be prepared for what the local JFS office will ask for documentation: Basic Medical Form (JFS 7302) Social Security Report for Disability Determination (SSA 7004) Mental Functional Capacity Assessment (JFS 7308).
Other benefits that can be affected by income you will need to think about.	Ohio Food Assistance and One Direction Card Ohio/US Department of Housing and Urban Development (HUD) Home Energy Assistance Program (HEAP)
STABLE Accounts.	STABLE Accounts can be a successful way to manage work income and benefits.
Plans to Achieve Self-Support (PASS).	Plans to Achieve Self-Support (PASS) allows you to set aside, wages, or other income, to pay expenses for education, vocational training, assistive tech.
Ticket to Work.	If you use a Work Incentive called Ticket to Work , you will be exempt from Continuing Disability Reviews (CDRs) .
Students under 22.	Students under 22 who are working can receive can access additional deductions in their income through Student Earned Income Exclusion for SSI .