

# Youth & Social Security Disability Benefits: Q & A Series 2023

## Understanding How Work Will Affect my Benefits

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**QUESTION: I would like to get a job, but I am worried that working will cause me to lose my Social Security disability benefits. Where can I get help understanding how work will affect my benefits?**

The Social Security Administration funds an important national service called the “Work Incentives Planning and Assistance (WIPA)” that can help you understand how paid employment will affect any benefits you receive. This includes your Social Security disability benefits, Medicaid or Medicare, and other benefits you may receive, like Supplemental Nutrition Assistance Program (SNAP) or federal rental assistance. WIPA programs are local organizations in your community authorized by Social Security to provide free benefits counseling to beneficiaries of Social Security disability programs to help them make informed choices about work.

WIPA services were created to promote employment and financial independence among Social Security disability beneficiaries – people just like you! Better yet, beneficiaries at least 14 through age 25 are a high priority for WIPA programs! The goals of WIPA services are to:

- Increase the number of Social Security disability beneficiaries who choose to work for pay;
- Support disability beneficiaries in successfully maintaining employment (or self-employment) over time;
- Provide work incentives counseling that helps beneficiaries increase their earnings over time and improve the financial benefit of working; and
- Reduce dependence on disability benefits and other income support programs.

Community Work Incentives Coordinators (CWICs) can help you understand how work may affect your benefits. Once you begin working, your WIPA program can provide information and support to help you become more financially independent.

**QUESTION: What services can I get from my local WIPA program?**

By signing up for free and confidential WIPA services, a CWIC can help you...

- Identify employment services or supports you may need to achieve your employment and earnings goals and provide direct referrals for such services;
- Learn how to report wage information to Social Security and successfully manage your benefits in the future;
- Verify all benefits information related to you (and your family members, as applicable) with explanations of these benefits;

- Understand any past or current problems related to your benefits and how to resolve or avoid them;
- Understand how your earnings goal will affect all federal, state, and local benefits you receive by providing individualized counseling on the use of work incentives;
- Analyze healthcare coverage options so that you can choose the options that offer the best coverage at the most affordable price.

### **QUESTION: How do I know the information I get from a WIPA program is correct?**

WIPA programs are staffed by Community Work Incentive Coordinators (CWICs) who provide in-depth and personalized counseling about your unique benefits situation and how your benefits may be affected by your employment goals. A CWIC can also show you ways to use work incentives to earn more money and ease the transition from benefits to greater financial independence.

CWICs are required to complete a lengthy training and certification process to learn the skills needed to provide you with high-quality work incentives planning and assistance services. CWICs also get support from experts that Social Security funds to provide technical assistance when questions come up. You can trust that the information CWICs provide is correct!

### **QUESTION: How do I sign up for WIPA services?**

**To learn more about how to sign up for WIPA services**, please contact Able SC's WIPA Able to Work Program at [wipa@able-sc.org](mailto:wipa@able-sc.org). You may also call the Ticket to Work Helpline at 1-866-968-7842 or 1-866-833-2967 (TTY/TDD), Monday – Friday, from 8 a.m. - 8 p.m. ET. Able SC's WIPA program is funded through the Social Security Administration to serve all eligible South Carolina residents.

The earlier you contact your WIPA program, the better! There is no need to wait till you are about to graduate from school, have a job offer, or even have an employment goal. WIPA programs want to start working with students as soon as they are eligible for WIPA services to help them plan for a bright future!

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