



Preparing for Common Questions

Work and benefits can work together. See how at mn.db101.org

| Questions | Answers |
|--|---|
| <p>How can I work if I have a disability?</p> | <ul style="list-style-type: none"> • Everyone works – if you take a moment and think about each day, you may discover that you already work most of your day, such as washing dishes, cooking, yard work, shopping, volunteering, educational work and more. • Since you are already working each day perhaps the question is, “How can I get paid for working?” <p>DB101 Reference:</p> <ul style="list-style-type: none"> • How To/Learn about your Situation: I didn't know I could work column • Article: <i>Getting Past the Myths the Truth About Working</i> |
| <p>If I start working, will I lose my SSI/SSDI checks?</p> | <ul style="list-style-type: none"> • No – you can work and maintain SSI/SSDI checks within certain income limits. • Or, you can intentionally choose to earn above the limits and replace your checks with high wages or self-employment income, while retaining health care benefit with no limits on earnings. <p>DB101 Reference:</p> <ul style="list-style-type: none"> • Partners Tab: Work Incentives Quick Reference • Content: SSI and Work; SSDI and Work • Estimator: Benefits and Work Estimator • Try Its: SSI and Work: Quick Estimate/SSDI and Work Quick Estimate |
| <p>If I work, will I lose my health care benefits?</p> | <ul style="list-style-type: none"> • No – you can work and maintain health care benefits and in some cases even access better lower cost health care. <p>DB101 Reference:</p> <ul style="list-style-type: none"> • Article: <i>Work Incentives</i> • Partners Tab: Work Incentives Quick Reference • Estimator: MA-EPD • Article: <i>Health Care in Minnesota</i> |
| <p>If I start working for pay, will Social Security decide I no longer have a disability?</p> | <ul style="list-style-type: none"> • Social Security does review your case every few years over and over for as long as you receive benefits to decide if you still meet their definition for a disability and if you will be allowed to keep getting benefits. |



If I start working for pay, will Social Security decide I no longer have a disability?

- If you assign your Ticket to Work to an Employment Network Provider, and follow your employment plan, Social Security will not conduct Continuing Disability Reviews (CDR's) while you are following your plan.

DB101 Reference:

- Article: [Getting Past the Myths the Truth About Working](#)
- Article: [Programs That Support Work: The Basics](#)
- Partners Tab: [Work Incentives Quick Reference](#)

Are there resources that can help me find and keep a good paying job?

- Yes – there are excellent state and national organizations and resources that can help you prepare for your job search, find a job that's right for you, and provide advice and support services to help you keep your job.

DB101 Reference:

- Article: [Programs That Support Work: The Basics](#)
- Partners Tab: [Work Incentives Quick Reference](#)
- How To/Learn about your Situation: [I Want To Work column](#)

How can I afford the extra costs of starting to work for pay?

- There are many federal, state and local programs supporting individuals with disabilities to find and keep jobs, including paying for the extra costs for work for workers with disabilities.
- Some examples include: Minnesota's vocational rehabilitation services, and Social Security's Work Incentives which both provide a wide range of support for the extra costs of starting to work.

DB101 Reference:

- Partners Tab: [Work Incentives Quick Reference](#)
- Article: [Work Incentives: The Basics](#)
- Article: [Plan for Achieving Self Support \(PASS\)](#)

If I go off my cash benefits, and later have to stop working, will I be able to get my benefits back?

- If you intentionally lose your monthly cash benefits check due to high earnings, and then later you lose your job, you might not have to go through a long process of applying for benefits.
- There are work incentives that allow your checks to be started again without your needing to reapply for benefits.

DB101 Reference:

- Partners Tab: [Work Incentives Quick Reference](#)
- Article: [Work Incentives: The Basics](#)
- Article: [Managing Your Benefits while Working: The Details](#)

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