

# Frequently Asked Questions (FAQs): SSA, SSI, and SSDI

## Q: What is the Social Security Administration?

**A:** The Social Security Administration (SSA) provides Americans financial protection and support throughout life's journey. SSA administers retirement, disability, survivor, and family benefits and enrolls individuals in Medicare. They also provide Social Security numbers, which are unique identifiers needed for individuals to work, handle financial transactions, and establish eligibility for certain government services.

## Q: What is Supplemental Security Income?

**A:** SSA provides Supplemental Security Income (SSI) monthly payments to people with disabilities and older adults who have little or no income and resources. In most states, but not all, receiving SSI qualifies someone for Medicaid. Adults and children might be eligible for SSI if they have:

1. Little or no income, and
2. Little or no resources, and
3. A disability, blindness, or are age 65 or older.

## Q: Can I work if I receive SSI?

**A:** Yes! One of SSA's highest priorities is to help disabled people take advantage of employment opportunities and achieve greater financial independence. Work incentives and employment supports help people with disabilities and blind SSI recipients go to work by minimizing the risk of losing their SSI or Medicaid benefits.



Many people work while receiving benefits. Timothy Elliott is a disabled veteran of the U.S. Navy who did not return to work for 10 years after his disability for fear of losing his benefits. With support and tools, he has successfully balanced working and receiving benefits for 20 years. Read [Timothy's full story](#) on the LEAD website.

## Q: What is Social Security Disability Insurance?

**A:** SSA provides Social Security Disability Insurance (SSDI) monthly payments to people who have developed a disability or who are blind and who are “insured” by workers’ contributions to the Social Security trust fund. These contributions are based on someone’s earnings (or those of your spouse or parents) as required by the Federal Insurance Contributions Act (FICA).

## Q: Can I work if I receive SSDI?

**A:** Yes! After you start receiving SSDI, you may want to try working again. Work incentives can help you keep your cash benefits and Medicare while you test your ability to work. SSA has a publication, Working While Disabled: How We Can Help, that explains a beneficiary’s rights and responsibilities when they receive SSDI.

## Q: I received an overpayment – what do I do?

**A:** If you received a letter in the mail that says you were overpaid Social Security benefits and need to pay SSA back, you can request a waiver at any time. You can ask SSA to waive repayment if you can't afford it and feel the error wasn't your fault, or if you believe the overpayment is unfair for another reason. If you think that you were not overpaid or if the amount of the overpayment is not correct, you may appeal by filing a request for reconsideration. The appeal request must be filed within 60 days of receiving the notice.

If SSA is currently withholding some or all of your cash payment and if you are unable to meet necessary living expenses, you can request that SSA readjust your current rate of withholding by submitting a Request for Change in Overpayment Recovery Rate.

## Q: Can I work and keep my medical benefits?

**A:** Many people believe that they will automatically lose their Medicare or Medicaid as soon as they obtain employment. Working, however, does not necessarily mean losing access to federal or state health care benefits because there are protections in place called Medicare and Medicaid Employment Supports that help working beneficiaries keep their benefits.

## Q: Can I have an Achieving A Better Life Experience (ABLE) account and keep Medicaid?

**A:** An Achieving A Better Life Experience (ABLE) account allows you to save amounts above the SSI resource limit and keep means-tested benefits, such as SSI, Supplemental Nutrition Assistance Program (SNAP), and Medicaid. The SSI resource limit is \$2,000 for an individual. In 2024, the ABLE account annual contribution limit is \$18,000, but employed account owners can contribute more. Savings in the account up to \$100,000 are not counted by the SSI program. Savings in the account exceeding \$100,000 count toward the resource limit for SSI. A beneficiary's Medicaid continues with any amount of savings in the account up to the state ABLE account limit.



**Kenley is a teenager with Down syndrome who is excited to make her own employment and financial decisions as she gets older. Kenley and her mother, Jennifer Casselman, often use digital tools to understand the interplay of Kenley's benefits, her ABLE account, and employment. Read [Kenley's full story](#) on the LEAD website.**

## Q: Who can I contact if I have additional questions about working while receiving SSI or SSDI?

**A:** SSA has work incentives, including the Ticket to Work program, which may make it possible for people receiving SSI and/or SSDI to work and still receive monthly payments. You can visit [ChooseWork.SSA.gov](https://www.choosework.ssa.gov) to learn more about Ticket to Work and other work incentives. You may also call the Ticket to Work Help Line if you have questions about work, benefits, or SSA work incentives: 1-866-968-7842, Monday through Friday between 8 a.m. and 8 p.m. ET.

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