

Frequently Asked Questions: Social Security Administration, Supplemental Security Income, and Social Security Disability Insurance

This resource is for individuals with disabilities who are receiving or considering applying for Social Security benefits, and want to better understand how programs like Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) work. It provides clear, practical information about benefits, work incentives, and available supports, to help individuals make informed decisions about working while receiving benefits.

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.

SSI and SSDI are designed to provide temporary financial stability and essential supports during periods when a disability, health condition, or significant medical event limits someone's ability to work. While these programs can play a critical role in meeting basic needs, they are intended as a bridge to work, enabling long term economic security and financial independence.

What is [Supplemental Security Income](#)?

SSA provides [Supplemental Security Income](#) monthly payments to people with disabilities and older adults who have little or no income and resources. 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.

Can I work if I receive SSI?

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 receiving SSI go to work by providing resources and dispensation to securely transition to employment.



What is [Social Security Disability Insurance](#)?

SSA provides [Social Security Disability Insurance](#) 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 \(FICA\)](#).

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 successfully balanced working and eligibility for benefits for 20 years. Read [Timothy’s full story](#) on the LEAD Center website.

How can SSI and SSDI serve as a bridge to work and economic security?

For many people, disability or illness is not permanent, or symptoms may improve with treatment, recovery time, or rehabilitation. An individual’s skills and capacity for work often improve, as well. SSI and SSDI include a variety of work incentives and employment supports that make it possible to explore work, test one’s ability to work, or gradually increase earnings without an immediate loss of benefits.

Can I work if I receive SSDI?

Yes! After you start receiving SSDI, you may want to try working again. Be assured, there are supports available to help you transition safely and confidently. These supports may provide stability during a temporary medical or recovery

period, ensuring individuals can focus on healing while maintaining access to necessary resources. SSA’s 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.

I received an overpayment – what do I do?

If you receive a letter stating that you were overpaid Social Security benefits and must repay the Social Security Administration (SSA), it is important to take the notice seriously and review it carefully. While options may be available to address the situation, prompt action is essential. You can request that SSA 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](#).

Can I work and keep my medical benefits?

Recognizing that recovery looks different for everyone, these programs help job seekers

reenter the workforce at the right pace—whether returning to a previous job, exploring new opportunities, or gradually increasing work hours. The goal is to ensure people can recover, rebuild, and return to employment when they are ready, while maintaining the financial and medical supports needed along the way.

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 healthcare benefits because there are protections in place, called Medicare and Medicaid Employment Supports, that help working beneficiaries keep their healthcare benefits. These supports are designed to act as temporary benefits, providing a safe path for individuals as they transition back to work or increase their earnings. This allows people to focus on recovery and gradually re-enter the workforce while continuing to receive critical medical coverage during a period of adjustment.

[Can I have an Achieving a Better Life Experience account and keep Medicaid?](#)

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 and Medicaid. The 2026 SSI resource limit is \$2,000 for an individual. The 2026 ABLE account annual contribution limit is \$20,000, 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.

[Who can I contact if I have additional questions about working while receiving SSI or SSDI?](#)

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, and even transition off benefits to employment. You can visit [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.

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government