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Disability benefits

Disability is something most people don’t like to think about. But the chances that you’ll become disabled probably are greater than you realize. Studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement age.

This booklet provides basic information on Social Security disability benefits and isn’t meant to answer all questions. For specific information about your situation, you should speak with a Social Security representative.

We pay disability benefits through two programs: the Social Security disability insurance (SSDI) program and the Supplemental Security Income (SSI) program. This booklet is about the Social Security disability program. For information about the SSI disability program for adults, see Supplemental Security Income (SSI) (Publication No. 05-11000). For information about disability programs for children, refer to Benefits For Children With Disabilities (Publication No. 05-10026). Our publications are available online at www.socialsecurity.gov.

Who can get Social Security disability benefits?

Social Security pays benefits to people who can’t work because they have a medical condition that’s expected to last at least one year or result in death. Federal law requires this very strict definition of disability. While some programs give money to people with partial disability or short-term disability, Social Security does not.

Certain family members of disabled workers can also receive money from Social Security. This is explained under “Can my family get benefits” on page 10.
How do I meet the earnings requirement for disability benefits?

In general, to get disability benefits, you must meet two different earnings tests:

1. A recent work test, based on your age at the time you became disabled; and
2. A duration of work test to show that you worked long enough under Social Security.

Certain blind workers have to meet only the duration of work test.

The following table shows the rules for how much work you need for the recent work test, based on your age when your disability began. We base the rules in this table on the calendar quarter in which you turned or will turn a certain age.

The calendar quarters are:

**First Quarter:** January 1 through March 31
**Second Quarter:** April 1 through June 30
**Third Quarter:** July 1 through September 30
**Fourth Quarter:** October 1 through December 31

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<th>If you become disabled...</th>
<th>Then you generally need:</th>
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<td>In or before the quarter you turn age 24</td>
<td>1.5 years of work during the three-year period ending with the quarter your disability began.</td>
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<tr>
<td>In the quarter after you turn age 24 but before the quarter you turn age 31</td>
<td>Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you became disabled. Example: If you become disabled in the quarter you turned age 27, then you would need three years of work out of the six-year period ending with the quarter you became disabled.</td>
</tr>
<tr>
<td>In the quarter you turn age 31 or later</td>
<td>Work during five years out of the 10-year period ending with the quarter your disability began.</td>
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The following formula shows how many quarters of coverage you need to meet the duration of work test:

In general, you may take the year you became disabled and subtract the year you attained age 22, in order to get the number of quarters of coverage necessary to meet the duration requirement.

**NOTE:** You must have a minimum of six quarters of coverage to meet the duration requirement. This minimum requirement for six quarters of coverage is also applicable for those who have not yet attained age 22 and may apply for disability based on their own earnings.

**NOTE:** This table is an estimate only and does not cover all situations.

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<th>If you become disabled...</th>
<th>Then you generally need:</th>
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<tr>
<td>Before age 28</td>
<td>1.5 years of work</td>
</tr>
<tr>
<td>Age 30</td>
<td>2 years</td>
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<tr>
<td>Age 34</td>
<td>3 years</td>
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<tr>
<td>Age 38</td>
<td>4 years</td>
</tr>
<tr>
<td>Age 42</td>
<td>5 years</td>
</tr>
<tr>
<td>Age 44</td>
<td>5.5 years</td>
</tr>
<tr>
<td>Age 46</td>
<td>6 years</td>
</tr>
<tr>
<td>Age 48</td>
<td>6.5 years</td>
</tr>
<tr>
<td>Age 50</td>
<td>7 years</td>
</tr>
<tr>
<td>Age 52</td>
<td>7.5 years</td>
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<tr>
<td>Age 54</td>
<td>8 years</td>
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<tr>
<td>Age 56</td>
<td>8.5 years</td>
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<tr>
<td>Age 58</td>
<td>9 years</td>
</tr>
<tr>
<td>Age 60</td>
<td>9.5 years</td>
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How do I apply for disability benefits?
There are two ways that you can apply for disability benefits. You can:

1. Apply online at www.socialsecurity.gov; or

2. Call our toll-free number, 1-800-772-1213, to make an appointment to file a disability claim at your local Social Security office or to set up an appointment for someone to take your claim over the telephone. The disability claims interview lasts about one hour. If you’re deaf or hard of hearing, you may call our toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. on business days. If you schedule an appointment, we’ll send you a Disability Starter Kit to help you get ready for your disability claims interview. The Disability Starter Kit also is available online at www.socialsecurity.gov/disability.

You have the right to representation by an attorney or other qualified person of your choice when you do business with Social Security. More information is in Your Right To Representation (Publication No. 05-10075), which is also available from Social Security.

When should I apply and what information do I need?
You should apply for disability benefits as soon as you become disabled. Processing an application for disability benefits can take three to five months. To apply for disability benefits, you’ll need to complete an application for Social Security benefits. You can apply online at www.ssa.gov/applyfordisability. We may be able to process your application faster if you help us by getting any other information we need.
The information we need includes:

- Your Social Security number;
- Your birth or baptismal certificate;
- Names, addresses, and phone numbers of the doctors, caseworkers, hospitals, and clinics that took care of you, and dates of your visits;
- Names and dosage of all the medicine you take;
- Medical records from your doctors, therapists, hospitals, clinics, and caseworkers that you already have in your possession;
- Laboratory and test results;
- A summary of where you worked and the kind of work you did; and
- A copy of your most recent W-2 Form (Wage and Tax Statement) or, if you’re self-employed, your federal tax returns for the past year.

In addition to the basic application for disability benefits, you’ll also need to fill out other forms. One form collects information about your medical condition and how it affects your ability to work. Other forms give doctors, hospitals, and other health care professionals who have treated you, permission to send us information about your medical condition.

Don’t delay applying for benefits if you can’t get all of this information together quickly. We’ll help you get it.

Who decides if I am disabled?

We’ll review your application to make sure you meet some basic requirements for disability benefits. We’ll check whether you worked enough years to qualify. Also, we’ll evaluate any current work activities. If you meet these
requirements, we’ll process your application and forward your case to the Disability Determination Services office in your state.

This state agency completes the initial disability determination decision for us. Doctors and disability specialists in the state agency ask your doctors for information about your condition. They’ll consider all the facts in your case. They’ll use the medical evidence from your doctors, hospitals, clinics, or institutions where you’ve been treated and all other information. They’ll ask your doctors about:

• Your medical condition(s);
• When your medical condition(s) began;
• How your medical condition(s) limit your activities;
• Medical tests results; and
• What treatment you’ve received.

They’ll also ask the doctors for information about your ability to do work-related activities, such as walking, sitting, lifting, carrying, and remembering instructions. Your doctors don’t decide if you’re disabled.

The state agency staff may need more medical information before they can decide if you’re disabled. If your medical sources can’t provide needed information, the state agency may ask you to go for a special examination. We prefer to ask your own doctor, but sometimes the exam may have to be done by someone else. Social Security will pay for the exam and for some of the related travel costs.
How we make the decision

We use a five-step evaluation process, in a set order, to decide if you’re disabled.

1. Are you working?

If you’re working and your earnings average more than a certain amount each month, we generally won’t consider you to be disabled. The amount (referred to as “substantial gainful activity”) changes each year. For the current figure, see the annual Update (Publication No. 05-10003).

If you’re not working, or your monthly earnings average to the current amount or less, the state agency then looks at your medical condition at step two.

2. Is your medical condition “severe”? 

For you to be considered to have a disability by Social Security’s definition, your medical condition must significantly limit your ability to do basic work activities — such as lifting, standing, walking, sitting, and remembering — for at least 12 months. If your medical condition isn’t severe, we won’t consider you to be disabled. If your condition is severe, we proceed to step three.

3. Does your medical condition meet or medically equal a listing?

Our listing of impairments (the listings) describes medical conditions that we consider severe enough to prevent a person from doing any gainful activity, regardless of age, education, or work experience. Within each listing, we specify the objective medical and other findings needed to satisfy the criteria of that listing. If your medical condition meets, or medically equals (meaning it is at least equal in severity and duration to), the criteria of a listing, the state
agency will decide that you have a qualifying disability. If your medical condition doesn’t meet or medically equal the criteria of a listing, the state agency goes on to step four.

4. Can you do the work you did before?

At this step, we decide if your medical condition(s) prevents you from performing any of your past work. If it doesn’t, we’ll decide you don’t have a qualifying disability. If it does, we’ll proceed to step five.

5. Can you do any other type of work?

If you can’t do the work you did in the past, we look to see if there’s other work you can do despite your medical condition(s). We consider your age, education, past work experience, and any skills you may have that could be used to do other work. If you can’t do other work, we’ll decide that you’re disabled. If you can do other work, we’ll decide that you don’t have a qualifying disability.

Special rules for blind people

There are special rules for people who are blind. For more information, ask for If You Are Blind Or Have Low Vision—How We Can Help (Publication No. 05-10052).

We’ll tell you our decision

When the state agency makes a determination on your case, we’ll send a letter to you. If your application is approved, the letter will show the amount of your benefit, and when your payments start. If your application isn’t approved, the letter will explain why and tell you how to appeal the determination if you don’t agree with it.

What if I disagree?

If you disagree with a decision made on your claim, you can appeal it. The steps you can take are explained in The Appeals Process (Publication No. 05-10041), which is available from Social Security.
How we’ll contact you

Generally, we mail a letter or call you when we want to contact you about your benefits, but sometimes, a Social Security representative may come to your home. Our representative will show you identification before talking about your benefits. Calling the Social Security office to ask if someone was sent to see you is a good idea.

If you’re blind or have low vision, you can choose to receive notices from us in one of the following ways:

- Standard print notice by first-class mail;
- Standard print notice by certified mail;
- Standard print notice by first-class mail and a follow-up telephone call;
- Braille notice and a standard print notice by first-class mail;
- Microsoft Word file on a data compact disc (CD) and a standard print notice by first-class mail;
- Audio CD and a standard print notice by first-class mail; or
- Large print (18-point size) notice and a standard print notice by first-class mail.

For more information, visit our website at [www.socialsecurity.gov/notices](http://www.socialsecurity.gov/notices) or call us toll-free at 1-800-772-1213. If you’re deaf or hard of hearing, you may call our TTY number at 1-800-325-0778.

What happens when my claim is approved?

We’ll send a letter to you telling you your application is approved, the amount of your monthly benefit, and the effective date. Your monthly disability benefit is based on your average lifetime earnings. Your first Social Security disability benefits will be paid for the sixth full month after the date your disability began.
Here is an example: If the state agency decides your disability began on January 15, your first disability benefit will be paid for the month of July. Social Security benefits are paid in the month following the month for which they are due, so you’ll receive your July benefit in August.

You’ll also receive *What You Need To Know When You Get Disability Benefits* (Publication No. 05-10153), which gives you important information about your benefits and tells you what changes you must report to us.

**Can my family get benefits?**

Certain members of your family may qualify for benefits based on your work. They include:

- Your spouse, if he or she is age 62 or older;
- Your spouse at any age, if he or she is caring for a child of yours who is younger than age 16 or disabled;
- Your unmarried child, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be younger than age 18 (or younger than 19 if still in high school);
- Your unmarried child, age 18 or older, if he or she has a disability that started before age 22. The child’s disability must also meet the definition of disability for adults.

**NOTE:** In some situations, a divorced spouse may qualify for benefits based on your earnings, if he or she was married to you for at least 10 years, is not currently married, and is at least age 62. The money paid to a divorced spouse doesn’t reduce your benefit or any benefits due to your current spouse or children.
How do other payments affect my benefits?

If you’re getting other government benefits (including those from a foreign country), the amount of your Social Security disability benefits may be affected. For more information, you should see the following:

• *How Workers’ Compensation And Other Disability Payments May Affect Your Benefits* (Publication No. 05-10018);

• *Windfall Elimination Provision* (Publication No. 05-10045); and

• *Government Pension Offset* (Publication No. 05-10007).

You can get these publications from our website, or you can contact us to request them.

What do I need to tell Social Security?

If you have an outstanding warrant for your arrest

You must tell us if you have an outstanding arrest warrant for any of the following felony offenses:

• Flight to avoid prosecution or confinement;

• Escape from custody; and

• Flight-escape.

You can’t receive regular disability benefits, or any underpayments you may be due, for any month in which there is an outstanding arrest warrant for any of these felony offenses.

If you’re convicted of a crime

Tell Social Security right away if you’re convicted of a crime. Regular disability benefits, or any underpayments, that may be due aren’t paid for the months a person is
confined for a crime, but any family members who are eligible for benefits based on that person’s work may continue to receive benefits.

Monthly benefits, or any underpayments that may be due, are usually not paid to someone who commits a crime and is confined to an institution by court order and at public expense. This applies if the person has been found:

- Not guilty by reason of insanity or similar factors (such as mental disease, mental defect, or mental incompetence); or
- Incompetent to stand trial.

**If you violate a condition of parole or probation**

You must tell us if you’re violating a condition of your probation or parole imposed under federal or state law. You can’t receive regular disability benefits or any underpayment that may be due for any month in which you violate a condition of your probation or parole.

**When do I get Medicare?**

You’ll get Medicare coverage automatically after you’ve received disability benefits for two years. You can find more information about the Medicare program, in *Medicare* (Publication No. 05-10043).

**What do I need to know about working?**

After you start receiving Social Security disability benefits, you may want to try working again. Social Security has special rules called work incentives that allow you to test your ability to work and still receive monthly Social Security disability benefits. You can also get help with education, rehabilitation, and training you may need to work.
If you do take a job or become self-employed, tell us about it right away. We need to know when you start or stop work and if there are any changes in your job duties, hours of work, or rate of pay. You can call us toll-free at 1-800-772-1213. If you’re deaf or hard of hearing, you may call our TTY number, 1-800-325-0778.

For more information about helping you return to work, ask for Working While Disabled—How We Can Help (Publication No. 05-10095). A guide to all our employment supports can be found in our Red Book (Publication No. 64-030), A Summary Guide to Employment Support for Individuals with Disabilities Under the Social Security Disability Insurance and Supplemental Security Income Programs. Also visit our website, www.socialsecurity.gov/work.

The Ticket to Work program

Under this program, Social Security and Supplemental Security Income disability beneficiaries can get help with training and other services they need to go to work at no cost to them. Most disability beneficiaries are eligible to participate in the Ticket to Work program and can select an approved provider of their choice who can offer the kind of services they need. To learn more about this program, ask for Your Ticket To Work (Publication No. 05-10061).
Contacting Social Security

There are several ways to contact Social Security, including online, by phone, and in person. We’re here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life’s journey.

Visit our website

The most convenient way to conduct Social Security business from anywhere at any time, is to visit www.socialsecurity.gov. There, you can:

- Create a my Social Security account to review your Social Security Statement, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and more;
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Find copies of our publications;
- Get answers to frequently asked questions; and
- So much more!

Call us

If you don’t have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you’re deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.
Congratulations on your participation in the Ticket to Work program! We hope this publication is informative and helps you be successful in the program.

**Will you review my disability while I am in the program?**

We won’t review your disability as long as you make progress in the Ticket to Work program. (If we started a disability review before you began participating, we’ll finish the review.) If you have any questions about the Ticket to Work program, call the Ticket to Work Help Line toll free at 1-866-968-7842, or TTY 1-866-833-2967.

**How does Social Security determine my progress?**

Your participation in the Ticket to Work program began when you signed an agreement with an employment network or state vocational rehabilitation agency. With their help, you developed an employment plan. While you’re in the program, we’ll review your progress in achieving the goals of your employment plan approximately every 12 months.

The following table explains how we determine whether you’re making timely progress.

As well as the items in this chart, earning a high school diploma or GED will satisfy the educational requirement for the first review.

**What happens if I am not making progress?**

If we determine that you’re not making progress in the Ticket to Work program, we won’t postpone future medical reviews. You can continue in the Ticket program even if we find that you’re not making progress.

**What if I start making progress again?**

Whenever you think you’re making progress again, contact the Ticket to Work Help Line.

We’ll make a decision about your progress. As long as you meet the disability rules, qualify to take part in the Ticket to Work program, and start making progress as expected, we won’t begin a medical review.

<table>
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<tr>
<th>Review period</th>
<th>Work requirement</th>
<th>Degree or certification program</th>
<th>Technical, trade or vocational program</th>
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<tr>
<td>First review</td>
<td>3 months at or above the trial work period level*</td>
<td>Completed 60 percent of full-time course load for 1 year</td>
<td>Completed 60 percent of full-time course load for 1 year</td>
</tr>
<tr>
<td>Second review</td>
<td>6 months at or above the trial work period level*</td>
<td>Completed 75 percent of full-time course load for 1 year</td>
<td>Completed 75 percent of full-time course load for 1 year</td>
</tr>
<tr>
<td>Third review</td>
<td>9 months at or above the substantial gainful activity level**</td>
<td>Completed a 2-year program or, for a 4-year program, completed another academic year of full-time study</td>
<td>Completed the program</td>
</tr>
<tr>
<td>Fourth review</td>
<td>9 months at or above the substantial gainful activity level**</td>
<td>Completed another academic year of full-time study</td>
<td></td>
</tr>
<tr>
<td>Fifth review</td>
<td>6 months of work and have earnings in each of those months that prevent payment of SSDI and Federal SSI benefits</td>
<td>Completed another academic year of full-time study</td>
<td></td>
</tr>
<tr>
<td>Sixth review</td>
<td>Work criteria are same as 5th review for this and subsequent reviews</td>
<td>Completed 4-year degree program</td>
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*In 2019, we consider you to be working for the trial work period if your earnings are over $880 per month.

**In 2019, we consider earnings over $1,220 (over $2,040 if you are blind) to be substantial.
What if I disagree with the decision?

Once we make our decision, we’ll send you a letter explaining it. If you disagree with the decision, you have 30 days to ask Social Security to review it.

Working and your benefits

How do my earnings affect my benefits?

If you’ve completed your trial work period, are working, and have substantial earnings, we may stop your Social Security disability benefits. We can quickly start your benefits again if your income drops, or you stop work and are still disabled.

As your earnings increase, we reduce your Supplemental Security Income (SSI) payment amount until your earnings reach a high enough level that you’re no longer eligible to receive a benefit payment. We count less than half of your earnings when figuring your SSI payment.

For an explanation of how earnings affect your benefits, please read Working While Disabled — How We Can Help (Publication No. 05-10095). You can get a copy by visiting our website, www.socialsecurity.gov/pubs.

What happens to my health benefits?

Your Medicare may continue for at least 8½ years after you start to work if you’re still disabled. Your Medicaid may also continue, depending on the state where you live and your earnings amount.

Where can I get more information?

With retirement, disability, and survivors benefits, Social Security helps secure today and tomorrow for millions of people throughout life’s journey. For more information about the Ticket to Work program, call the Ticket to Work Help Line, toll-free at 1-866-968-7842, or TTY 1-866-833-2967. Or, you can visit our website, www.socialsecurity.gov/work.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a my Social Security account, which you can use to review your Social Security Statement, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don’t have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you’re deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.
Working While Disabled: How We Can Help
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What to report if you work and receive SSI

How long your Medicaid will continue

Contacting Social Security
Getting disability benefits? Currently working or want to? We can help

If you get disability benefits, we have good news for you. Social Security’s work incentives and Ticket to Work programs can help you if you’re working or interested in working.

Special rules make it possible for people receiving Social Security disability benefits or Supplemental Security Income (SSI) payments to work and still receive monthly payments.

And, if you can’t continue working because of your medical condition, your benefits can start again, you may not have to file a new application.

Work incentives include:

• Continued cash benefits for a time while you work;
• Continued Medicare or Medicaid while you work; and
• Help with education, training, and rehabilitation to start a new line of work.

Social Security and SSI have different rules. We describe the rules under each program in this booklet. Social Security incentives begin on page 3, and SSI incentives start on page 7.

If you’re receiving Social Security or SSI, let us know right away when you start or stop working, or if any other change occurs that could affect your benefits.
The Ticket to Work program may also help you if you’d like to work. You can receive:

- Free vocational rehabilitation;
- Training;
- Job referrals; and
- Other employment support.

You won’t undergo medical reviews while you’re using the free “ticket” and making timely progress pursuing your plan for returning to work.

When you’re ready to explore your work options, you can visit the Ticket to Work website at choosework.ssa.gov for more information. We also have a Ticket to Work Help Line that lets you talk with us about work, benefits, or our work incentive programs. Call 1-866-YOURTICKET (1-866-968-7842), Monday through Friday between 8 a.m. and 8 p.m. ET. If you’re deaf or hard of hearing, you may call our TTY number, 1-866-833-2967. Or you can read the following free publications at www.socialsecurity.gov/pubs.

- Your Ticket to Work (Publication No. 05-10061), and
- The Red Book, a guide to our employment support programs (Publication No. 64-030).
Social Security work incentives at a glance

(The SSI program rules begin on page 7.)

**Trial Work Period** — The trial work period allows you to test your ability to work for at least nine months. During your trial work period, you’ll receive your full Social Security benefits regardless of how much you’re earning as long as you report your work, and you continue to have a disability. In 2019, a trial work month is any month your total earnings are over $880. If you’re self-employed, you have a trial work month when you earn more than $880 (after business expenses) or work more than 80 hours in your own business. The trial work period continues until you have used nine cumulative trial work months within a 60-month period.

**Extended Period of Eligibility** — After your trial work period, you have 36 months during which you can work and still receive benefits for any month your earnings aren’t “substantial.” In 2019, we consider earnings over $1,220 ($2,040 if you’re blind) to be substantial. No new application or disability decision is needed to receive a Social Security disability benefit during this period.

**Expedited Reinstatement** — If your benefits stop because of substantial earnings, you have five years to ask us to restart your benefits if you’re unable to keep working because of your condition.
You won’t have to file a new application or wait for your benefits to restart while we review your medical condition.

**Continuation of Medicare** — If your Social Security disability benefits stop because of your earnings, but you’re still disabled, your free Medicare Part A coverage will continue for at least 93 months after the nine-month trial work period. After that, you can buy Medicare Part A coverage by paying a monthly premium. If you have Medicare Part B coverage, you must continue to pay the premium. If you want to end your Part B coverage, you must request it in writing.

**Work expenses related to your disability** — If you work and have a disability, you may need certain items or services to assist you. For example, because of your medical condition, you may need to take a taxicab, paratransit, special bus, or other type of transportation to work instead of public transportation; or you may need to pay for counseling services. We may be able to deduct these expenses from your monthly earnings before we decide if you’re still eligible for benefits.

**How your earnings affect your Social Security benefits**

During the trial work period, there are no limits on your earnings. During the 36-month extended period of eligibility, you usually can make no more than $1,220 a month in 2019 or your benefits
will stop. But, we deduct the work expenses you have because of your disability when we count your earnings. If you have extra work expenses, your earnings could be substantially higher than $1,220 in 2019 before they affect your benefits. This substantial earnings amount usually increases each year.

Some of your work expenses may include the costs of items or services you need to work, but that are also useful in your daily living. Examples include copayments for prescriptions, counseling services, transportation to and from work (under certain conditions), a personal attendant or job coach, a wheelchair, or any specialized work equipment.

What to report if you work and receive Social Security disability

If you receive Social Security because of a disability, you or your representative must tell us right away if:

• You start or stop work;
• You reported your work, but your duties, hours, or pay change; or
• You start paying expenses for work because of your disability.

You can report changes in your work by phone, mail, or in person. You can find your local office on our website at www.socialsecurity.gov/locator. You may use my Social Security to report your monthly wages online at www.socialsecurity.gov/myaccount. We’ll give you a receipt to confirm your
report. Keep this receipt with all your other important papers from Social Security

If you lose your job
If you lose your job during a trial work period, your benefits aren’t affected. If you lose your job during the 36-month extended period of eligibility, call us and we’ll reinstate your benefits as long as you’re still disabled.

Special rules for workers who are blind
If you’re blind, and you work while receiving your Social Security benefits, there are special rules:

• You can earn up to $2,040 a month in 2019 before your earnings may affect your benefits.
• If you earn too much to receive disability benefits, you’re still eligible for a disability “freeze.” This means we won’t count those years in which you had little or no earnings because of your disability in figuring your future benefits.

This can help you because we base your benefits on your highest earnings over your work life. For more information on special rules for blind persons, read If You Are Blind or Have Low Vision — How We Can Help (Publication No. 05-10052).
SSI work incentives at a glance
(The Social Security disability rules begin on page 3.)

Continuation of SSI — We pay SSI benefits to people who are age 65, blind, or disabled, and who have limited income or resources. If you’re disabled and work despite your disability, you may continue to receive payments until your earnings, added with any other income, exceed the SSI income limits. This limit is different in every state. Even if your SSI payments stop, your Medicaid coverage usually will continue if your earnings are less than your state level.

Expedited Reinstatement — If we stopped your payments because of your earnings, and you become unable to work again because of your medical condition, you may ask us to restart your benefits. You won’t have to file a new disability application if you make this request within five years after the month your benefits stopped.

Work expenses related to your disability — If you work, you may need certain items and services to assist you. For example, because of your medical condition, you may need to take a taxicab, paratransit, special bus, or other type of transportation to work instead of public transportation; or you may have to pay for counseling services. We may be able to deduct these expenses from your monthly earnings before we decide if you’re still eligible for benefits.
Students with disabilities — If you’re under age 22, go to school, or regularly attend a training program, we don’t count some of your earnings. In 2019, we don’t count up to $1,870 of your earnings a month (maximum of $7,550 for 2019) when we calculate your SSI benefit.

Next, we explain an important SSI work incentive, the Plan to Achieve Self-Support, or PASS, program.

Plan to Achieve Self-Support (PASS)

The purpose of a PASS — The plan can help you get items, services, or skills you need to reach your work goals. Your work goal should reduce your dependence on SSI or help you leave the Social Security disability or SSI rolls. Any money you use to help achieve your work goal won’t count when we figure out how your current income and resources affect your benefits. For example, you could set aside money to go to school to get training for a job or to start a business. You can also use money you save for:

• Transportation to and from work;
• Tuition, books, fees, and supplies needed for school or training;
• Child care;
• Attendant care;
• Employment services, such as job coaching and resume writing;
• Assistive technology used for employment-related purposes;
• Supplies to start a business;
• Equipment and tools to do the job; or
• Uniforms, special clothing, and safety equipment.

How to set up a plan — The plan must be in writing, and Social Security must approve it. To start, contact your local Social Security office for an application (Form SSA-545-BK). Then, follow the steps below to set up your plan:

1. Decide what your work goal is. For example, your work goal might be to get a job you want, and that you think you’ll be able to do, when you complete your plan. We can refer you to a vocational rehabilitation counselor who can help you figure out your work goal. Other third parties can help you, too. You can also set up a plan to cover the costs of vocational services (including testing, vocational services, and business planning).

2. Indicate all the steps you need to take to reach your goal and how long you’ll need to complete each step.

3. Decide what items or services you’ll need to reach your goal. Your plan must show how an item or service will help you reach your goal. For example, if you want to work in a restaurant, you may need training to learn to cook. If you want to become a computer programmer, you may need a college degree. If you want to start
your own business, you may need to buy equipment.

4. Get several cost estimates for the items and services you need. We’ll only approve reasonably priced items and services.

5. Find out how much money you’ll have to set aside each month to pay for these items and services. If you’re setting aside income for your plan, your SSI payment usually will increase to help you meet your living expenses. We can estimate what your new SSI amount will be if we approve your plan.

6. Tell us how you’ll keep your plan’s funds separate from any other money you have. The easiest way to do this is to open a separate bank account for the money you save under your plan.

7. Complete ALL the questions on the Form SSA-545-BK, sign it, and date it. Make sure that your correct address and phone number are on the form.

8. Take or mail your completed form to your local Social Security office. If you need help writing your plan, your local Social Security office can either help you or refer you to a local organization that will help you.
If your work goal is to be self-employed

Include a detailed business plan with your application if you want to start your own business. Your business plan should explain:

- What type of business you want to start (for example, a restaurant, a print shop);
- Where you’ll set up your business (for example, rent a store, share space);
- Your hours of operation;
- Who your customers, suppliers and competitors will be;
- How you’ll advertise your product or service;
- What items and services you’ll need to start the business;
- What these items and services will cost;
- How you are going to pay for these items and services; and
- Your expected earnings for the first four years of the business.

We encourage you to talk to someone who can help you write your business plan. This could be someone from the Small Business Administration, Service Corps of Retired Executives, a vocational counselor, a local banker, or anyone else familiar with helping people start a business. You can include any costs for this help in your plan.
Social Security must evaluate your plan — After you submit your application, a Social Security PASS Specialist will:

• Review the plan to make sure it’s complete;
• Decide if your plan will give you a good chance of reaching your goal;
• Decide if the expenses listed are necessary to reach your goal and if they’re reasonably priced;
• Decide if your plan needs any changes and discuss them with you; and
• Send you a letter to let you know if we approve or deny your plan.

If we approve your plan, the expert will contact you periodically to make sure that you’re following your plan to reach your goal. Make sure that you keep receipts for the items and services you have bought under the plan.

If we deny your plan, you may appeal — If we don’t approve your plan, you have a right to appeal the decision. The letter you receive will explain your appeal rights and tell you how to file an appeal. You may also present a new plan to us.

If we approve your plan, you can make changes — If you later decide to change your plan, you may do so. However, you must get approval from Social Security before you make any changes. Tell us in writing what changes you want to make, such as a change in the money you set aside each month or a change in the expenses you’ll have. Include the reason for the change. The
expert will review the changes and let you know if we approve them. Tell us as soon as possible about changes that affect your plan.

Let us know if you can’t complete your plan — Contact your Social Security office if you decide that you can’t continue with your plan. The plan expert may be able to help you make some changes to your plan to reach your goal. Or, you may write a new plan with a new work goal.

If you don’t complete your plan, we’ll start counting the income or resources that you were setting aside for your plan when we figure your monthly SSI benefit. That means that your SSI payment probably will go down or stop. If you wait too long to tell us that you stopped working on your plan, you may get too much SSI. Then, you may have to pay back the SSI payments you received since you stopped working on your plan. Remember, you may also choose to write a new plan with a new work goal.

For more information about a PASS and to find examples, read the following free publications at www.socialsecurity.gov/pubs:

- Working While Disabled - A Guide to Plans for Achieving Self Support (Publication No. 05-11017), and
- The Red Book, a guide to our employment support programs (Publication No. 64-030).
How your earnings affect your SSI payments

We base your SSI payments on how much other income you have. When your other income goes up, your SSI payments usually go down. When you earn more than the SSI limit, your payments will stop for those months. But, your payments will start again for any month your income drops to less than the SSI limits. Be sure to tell us if your earnings drop, or if you stop working.

If your only income is SSI and the money you make from your job, we don’t count the first $85 of your monthly gross earnings. Each month, we reduce your SSI benefits 50 cents for every dollar that you earn over $85.

Example: You work and earn $1,000 in a month; and your only income comes from your earnings and your SSI.

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\[
\begin{align*}
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\]

We would reduce your SSI payment by $457.50.

Note: If you are eligible for a plan to achieve self-support that allows you to use money and resources for a specific work goal, these funds might not count when we figure out how your current income and resources affect your benefits.
What to report if you work and receive SSI

If you get SSI, you must let us know right away when:

- You start or stop work;
- Your duties, hours, or pay change; or
- You start paying expenses for work because of your disability.

You must report your monthly earnings by:

- Signing in to your my Social Security account and submitting your monthly paystub information online;
- Using the toll-free automated wage reporting telephone system or mobile wage reporting application;
- Calling us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you’re deaf or hard of hearing, by the 6th day of the next month; or
- Mailing or bringing your pay stubs to your local Social Security office by the 10th day of the next month.

You can find your local office on our website at www.socialsecurity.gov. We’ll give you a receipt to confirm your report. Keep this receipt with all your other important papers from Social Security.

Most people can report wages using one of our automated wage reporting systems. Reporting monthly wages electronically saves you paper, postage, and time, because you don’t need to
copy, fax, or mail wage evidence to the local office. Contact Social Security to enroll.

For more information on reporting earnings, read *Reporting Wages When You Receive Supplemental Security Income (SSI)* (Publication No. 05-10503).

**How long your Medicaid will continue**

In general, if work income causes your SSI to stop, your Medicaid coverage will continue even after your SSI payments stop, until your income reaches a certain level. That level varies with each state and reflects the cost of health care in your state. We can tell you the Medicaid level for your state. If your health care costs are higher than this level, however, you can have more income and keep your Medicaid. In most states, for your Medicaid to continue, you must:

- Need it to be able to work;
- Be unable to afford similar medical coverage without SSI;
- Still be disabled; and
- Meet all other requirements for SSI eligibility.

If you qualify for Medicaid under these rules, we’ll review your case periodically to see if you’re still disabled or blind and still earning less than your state’s allowable level.
Contacting Social Security

There are several ways to contact Social Security, including online, by phone, and in person. We’re here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life’s journey.

Visit our website

The most convenient way to conduct Social Security business from anywhere at any time, is to visit www.socialsecurity.gov. There, you can:

• Create a my Social Security account to review your Social Security Statement, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and more;
• Apply for Extra Help with Medicare prescription drug plan costs;
• Apply for retirement, disability, and Medicare benefits;
• Find copies of our publications;
• Get answers to frequently asked questions; and
• So much more!
Call us

If you don’t have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you’re deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.
Notes
Supplemental Security Income (SSI)
What’s inside

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Supplemental Security Income (SSI)

This booklet explains what Supplemental Security Income (SSI) is, who can get it, and how to apply. For information specific to you, talk with a Social Security representative.

The Social Security Administration manages the program, but SSI is not paid for by Social Security taxes. U.S. Treasury general funds, not the Social Security trust funds, pay for SSI.

What is SSI?

SSI makes monthly payments to people who have low income and few resources, and who are:

- Age 65 or older;
- Blind; or
- Disabled.

If you’re applying for SSI, you should also read "What You Need To Know When You Get Supplemental Security Income (SSI)" (Publication No. 05-11011).

**NOTE:** Disabled or blind children whose parents have little income or resources may be eligible for Supplemental Security Income benefits as well. The basic SSI amount is the same nationwide. Many states, however, add money to the basic benefit. You can call us to find out the amounts for your state.
Rules for getting SSI

Your income and resources

Whether you can get SSI depends on your income and resources (the things you own).

Income

Income is money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter. The amount of income you can receive each month and still get SSI depends partly on where you live. You can call us to find out the income limits in your state.

Social Security doesn’t count all of your income when we decide whether you qualify for SSI. For example, we do not count:

- The first $20 a month of most income you receive;
- The first $65 a month you earn from working and half the amount over $65;
- Supplemental Nutrition Assistance Program (SNAP) benefits, formerly known as food stamps;
- Shelter you get from private nonprofit organizations; and
- Most home energy assistance.

If you’re married, we include part of your spouse’s income and resources when deciding if you qualify for SSI. If you’re younger than age 18, we include part of your parents’ income and resources. And, if you’re a sponsored noncitizen, we may include your sponsor’s income and resources.

If you’re a student, some of the wages or scholarships you receive may not count.
If you’re disabled, but working, Social Security does **not** count wages you use to pay for items or services that help you to work. For example, if you need a wheelchair, the wages you use to pay for the wheelchair don’t count as income when we decide if you qualify for SSI.

Also, Social Security does **not** count wages a blind person uses for work expenses. For example, if a blind person uses wages to pay for transportation to and from work, the wages used to pay the transportation cost aren’t counted as income.

If you’re disabled or blind, some of the income you use (or save) for training, or to buy items you need to work, **may not** count.

**Resources (things you own)**

Resources that we count in deciding if you qualify for SSI include real estate, bank accounts, cash, stocks, and bonds.

You may be able to get SSI if your resources are worth $2,000 or less. A couple may be able to get SSI if they have resources worth $3,000 or less. If you own property that you are trying to sell, you may be able to get SSI while trying to sell it.

Social Security doesn’t count everything you own in deciding whether you have too many resources to qualify for SSI. For example, we do not count:

- The home and land where you live;
- Life insurance policies with a face value of $1,500 or less;
- Your car (usually);
- Burial plots for you and members of your immediate family; and
- Up to $1,500 in burial funds for you and up to $1,500 in burial funds for your spouse.
Other rules you must meet
To get SSI, you must live in the United States or the Northern Mariana Islands and be a U.S. citizen or national. In some cases, noncitizen residents can qualify for SSI. For more information read Supplemental Security Income (SSI) For Noncitizens (Publication No. 05-11051).

• If you’re eligible for Social Security or other benefits, you must apply for them. If eligible, you can get SSI and other benefits.

• If you live in certain types of institutions, you may get SSI.

• If you live in a city or county rest home, halfway house, or other public institution, such as a jail or prison, you usually can’t get SSI. But there are some exceptions.
  —If you live in a publicly operated community residence that serves no more than 16 people, you may get SSI.
  —If you live in a public institution mainly to attend approved educational or job training to help you get a job, you may get SSI.
  —If you live in a public emergency shelter for the homeless, you may get SSI.
  —If you live in a public or private institution, and Medicaid is paying more than half the cost of your care, you may get a small SSI benefit.
  —If you have any felony or arrest warrants for escape from custody, flight to avoid prosecution or confinement, or flight escape, you usually can’t get SSI.
How to apply for SSI

If you plan to apply for SSI, you can begin the application process and complete a large part of your application by visiting our website at www.socialsecurity.gov/applyforbenefits. You can also call us toll-free at 1-800-772-1213 to ask for an appointment with a Social Security representative.

If you’re a disabled adult intending to file for both SSI and Social Security Disability Insurance, you can now apply online for both benefits at the same time if you meet the following requirements:

• Are between the ages of 18 and 65;
• Have never been married;
• Aren’t blind;
• Are a U.S. citizen residing in one of the 50 states, District of Columbia, or the Northern Mariana Islands; and
• Haven’t applied for or received SSI benefits in the past.

To apply for Social Security and SSI disability benefits online, visit www.socialsecurity.gov/disability. If you cannot apply for SSI online, you can call us toll-free at 1-800-772-1213 to set up an in-office or telephone appointment with a Social Security representative.

Parents or guardians usually can apply for blind or disabled children under age 18. In some cases, other third parties can apply for children.
You should have certain items with you when you apply. Even if you don’t have all of the things listed below, apply anyway. The people in the Social Security office can help you get whatever is needed. Please bring:

- Your Social Security card or a record of your Social Security number;
- Your birth certificate or other proof of your age;
- Information about the home where you live, such as your mortgage or your lease and landlord’s name;
- Payroll slips, bank books, insurance policies, burial fund records, and other information about your income and the things you own;
- The names, addresses, and telephone numbers of doctors, hospitals, and clinics that you have been to, if you are applying for SSI because you are disabled or blind;
- Proof of U.S. citizenship or eligible noncitizen status; and
- Your checkbook or other papers that show your bank, credit union, or savings and loan account number.

If you’re approved for SSI, you must receive your payments electronically. We can make payments via direct deposit, the Direct Express® card program, or an Electronic Transfer Account. For more information, visit www.GoDirect.org.

A note for people who are blind or disabled

If you’re blind or disabled, and working, there are special rules to help you. You may be able to keep getting SSI payments while you work. As you earn more money, your SSI payments may be reduced or stopped, but you may be able to keep your Medicaid coverage.
You may also be able to set aside some money for a work goal or to go to school. In this case, the money you set aside won’t reduce the amount of your SSI.

Blind or disabled people who apply for SSI may get free special services to help them work. These services may include counseling, job training, and help in finding work.

You can get more information in *Working While Disabled—How We Can Help* (Publication No. 05-10095).

**Right to appeal**

If you disagree with a decision made on your claim, you can appeal it. The steps you can take are explained in *Your Right To Question A Decision Made On Your Supplemental Security Income (SSI) Claim* (Publication No. 05-11008).

You may handle your own SSI case or appeal with free help from Social Security. You also have the right to have someone represent you. There are rules about who can represent you and what your representative can do. We’ll work with your representative as we would work with you. Ask us if you want to find out how you can appoint someone to act on your behalf. You can also find more information about representation in *Your Right To Representation* (Publication No. 05-10075) or on our website at [www.socialsecurity.gov/representation](http://www.socialsecurity.gov/representation).
You may be able to get other help

If you get SSI, you may also be able to get help from your state or county. For example, you may be able to get Medicaid, food, or other social services. Call your local social services department or public welfare office for information about the services available in your community.

**Supplemental Nutrition Assistance Program (SNAP)**

If you get SSI, you may be able to get help to buy food through the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. If everyone in your home is applying for or getting SSI, you can apply for SNAP at a Social Security office.

If you don’t live in a home in which everyone is applying for or getting SSI, visit [www.fns.usda.gov/snap](http://www.fns.usda.gov/snap) to find out how to apply. For more information about SNAP, read *Supplemental Nutrition Assistance Program (SNAP) Facts* (Publication No. 05-10101). For more information about other nutrition assistance programs that may be available to you, read *Nutrition Assistance Programs* (Publication No. 05-10100).

**Medicaid**

When you get SSI, you may also get Medicaid, which helps pay doctor and hospital bills. Your local social services or medical assistance office can give you information about Medicaid.
Help paying for Medicare

If you get Medicare, and have low income and few resources, your state may pay your Medicare premiums and, in some cases, other Medicare expenses such as deductibles and coinsurance. Only your state can decide if you qualify. To find out if you do, contact your state or local Medicaid office. You can get their phone number and more information about these programs from the Centers for Medicare & Medicaid Services (CMS) by calling the Medicare toll-free number, 1-800-MEDICARE (1-800-633-4227). If you’re deaf or hard of hearing, call TTY 1-877-486-2048.

You may be able to get Extra Help paying for annual deductibles, monthly premiums, and prescription co-payments related to the Medicare prescription drug program (Part D). You may qualify for Extra Help if you have limited income (tied to the federal poverty level) and limited resources. These income and resource limits change each year and aren’t the same as the SSI income and resource limits. Contact Social Security for the current limits.

You can apply online for Extra Help or get more information at www.socialsecurity.gov/extrahelp. You can also apply or request an application by phone, or you can apply at your local Social Security office.

If you have both Medicaid with prescription drug coverage and Medicare, Medicare and SSI, or if your state pays for your Medicare premiums, you automatically will get this Extra Help, and you don’t need to apply.
You may be able to get Social Security

If you have worked and paid into Social Security long enough, you may also be eligible for Social Security benefits while you are receiving SSI. Retirement benefits can be paid to people age 62 or older and their families. Disability benefits go to people with disabilities and their families. Survivors benefits are paid to the families of workers who have died. If you think you may qualify for Social Security benefits, call us to make an appointment to talk with a Social Security representative.
Contacting Social Security

There are several ways to contact Social Security, including online, by phone, and in person. We’re here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life’s journey.

Visit our website

The most convenient way to conduct Social Security business from anywhere, at any time, is to visit www.socialsecurity.gov. There, you can:

- Create a my Social Security account to review your Social Security Statement, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and more;
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Find copies of our publications;
- Get answers to frequently asked questions; and
- So much more!

Call us

If you don’t have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you’re deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.