

Maryland State Department of Education
Division of Rehabilitation Services

Benefits Planning for SSI/SSDI Beneficiaries Fact Sheet

Have questions about how employment will affect your Social Security benefits?

Social Security offers a number of work incentives to help you explore, maintain, and advance in employment. If you are receiving Social Security benefits and planning to become employed, now is a good time to learn more about these incentives. Benefits planners help SSI/SSDI recipients earn more than they ever thought possible.

Whether you are a student in high school or an adult, DORS and Social Security recognize that disability benefits are a very important part of the career and household decision making process.

Your DORS counselor will talk with you about making benefits planning a part of your pre-Employment Transitioning Service Agreement or your Individualized Plan for Employment. When your DORS counselor refers you to a certified benefits planner, the benefits planner will become a part of your support team. Your benefits planner will work with you throughout your DORS case and will assist you in connecting to additional resources after your DORS case is closed, all at no cost to you.

Benefits planners:

- help you establish an earnings goal
- touch base as you progress towards your employment
- help you report your earnings to Social Security
- help you identify supports after your DORS case is closed

Ready to get started?

Your DORS counselor will schedule you for an appointment with a benefits planner. Meetings may be provided in person, by phone, or via teleconference, as appropriate or preferred. The benefits planner will explain what documentation and records they will need to review in order to give you accurate information about the impact of work on your cash benefits and medical coverage, and will ask you to sign a release of information.

All benefits planners are required to abide by ethical standards to ensure confidentiality and to provide you with information in accordance with federal and state guidelines as they apply to your benefits.

Need more info?

- The DORS website has information and videos about benefits planning and work incentives for SSI/SSDI recipients.
dors.maryland.gov/consumers/benefits/Pages/SSI_SSDI
- The Social Security Administration website also has information about work incentives at www.ssa.gov/disabilityresearch/workincentives