



**Think you can't work because you will lose your Social Security benefits? Think again! There are programs to help you, and Community Work Incentives Coordinators (CWICs) are available to explain them to you. Contact a CWIC today!**

- ◆ Maryland Work Incentives Network  
12301 Old Columbia Pike  
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Silver Spring, MD 20904  
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TTY: 1(888) 214-2765  
[www.innow.org](http://www.innow.org)

*This fact sheet and others can be found at [www.mdeid.org](http://www.mdeid.org) and [www.mdworkforcepromise.org](http://www.mdworkforcepromise.org).*

*Questions?  
Contact the Maryland  
Department of Disabilities.*

## Think You Can't Work? Think Again...

### Overview

Would you like to work but are afraid something will happen to your Social Security check? Have you stopped working because your check was reduced? Do you think that you might lose your Medicaid benefits if you go to work? Are you afraid that if you try to work but just can not do it, you might not be able to receive benefits again? Having a job is an important part of life and these types of worries should not keep you from going to work. There are lots of possibilities to think about and questions you would probably like to have answered. This fact sheet will explain who you can talk to, where you can go, and what you can do to make going to work a good thing for you.

### Work Incentive Coordination

#### Community Work Incentives Coordinators

Community Work Incentives Coordinators (CWICs) are people with knowledge of Social Security, Medicare, Medicaid and other benefits. CWICs help you understand the rules about work and help you to make the best plans about your Social Security checks, health insurance and wages.

#### Work Incentives Planning and Assistance Projects

Work Incentives Planning and Assistance (WIPA) projects are Social Security projects that offer work incentive coordination in each state. There is one project in Maryland. *Maryland Work Incentives Network (MD-WIN)* provides services to Maryland. Contact information for *MD-WIN* is on the sidebar of this page. See the back of this fact sheet for suggestions on how to prepare for a meeting with a CWIC – questions you should ask, items you should bring with you, etc.

### Work Incentives

#### What is a work incentive?

Work incentives are rules that make it possible for people with disabilities to receive income from work and still receive Social Security benefits, Medicare, or Medicaid.

#### Maryland's Employed Individuals with Disabilities (EID) Program

If going to work or working more hours puts your Medicaid services at risk, or if you don't have Medicaid, this program might be for you. The EID program allows increased income and resources for Medicaid eligibility. This is an incentive for you to go to work or to work more hours. You can learn

more about the EID program in the fact sheet entitled *Employed Individuals with Disabilities Program*.

#### Social Security Administration (SSA) Work Incentives

The rules are different for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Both of these checks come from SSA. It

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## Work Incentives (continued)

is important to know which of these you receive. It is possible to receive both.

Some key work incentives to know are:

### Impairment Related Work Expenses

(IRWE): IRWEs are deductions from your income based on the cost of items or services you pay for and need for work. You must need these items or services because of your disability. Some examples of IRWEs are assistive technology, job coaching, attendant services, wheelchair van service, medications and medical supplies.

There are special rules for individuals who are blind. Contact a CWIC to learn more about Blind Work Incentives.

### Continued Medicaid Coverage – 1619(b):

Under SSI rules, your monthly check is less when you work. If you make enough money, your check may stop. If your check stops, you may be able to keep your Medical Assistance (Medicaid) by using a rule called 1619(b). Under 1619(b), you can continue Medical Assistance. Your check can start again if you earn less money.

### Plan for Achieving Self-Support (PASS):

The PASS lets you set aside money to

pay for items or services needed to reach a work goal. PASS expenses may include job coaching, education costs, job-related equipment (tools, uniforms, computers), expenses to start a business and more.

### Expedited Reinstatement:

If your SSDI or SSI check has stopped because of your income from work and then your earnings drop below a certain level, Expedited Reinstatement may be helpful for you. This work incentive can restore your check for up to six months, while SSA decides if you can keep your checks longer. Your case will be reviewed for eligibility requirements.

## How to Prepare For and What to Ask the CWIC

### **Is there anything I should bring to my meeting with the CWIC?**

- ◆ It is a good idea to take your SSA award letter with you. If you do not have a letter, you will need to know which benefits you have and the amount of money you receive.
- ◆ If you have worked before, bring a copy of your work history. It is good information for the CWIC.
- ◆ If you have received notice of

under-payments or over-payments from SSA, you should bring the notice to the meeting.

### **What types of questions should I ask the CWIC?**

- ◆ How will work affect my benefits?
- ◆ What will happen to my medical assistance if I start to work?
- ◆ How often do I need to report my income to SSA?

- ◆ If I lose my benefits because of work, will I be able to get them back?
- ◆ If I go to work, will my dependents lose their benefits?

Your CWIC will be able to answer these and any other questions you might have. It is important for you to know that there are lots of ways to make work possible.

## Resources

### **Maryland Service Providers**

#### *Maryland Work Incentives Network*

Voice: (301) 277-2839 / (888) 838-1776  
TTY: 1(888) 214-2765  
Website: [www.innow.org](http://www.innow.org)

### **Additional Information**

#### *Maryland Department of Disabilities*

Voice / TTY: (410) 767-3660  
Voice / TTY: (800) 637-4113  
Email: [mdod@maryland.gov](mailto:mdod@maryland.gov)  
Website: [www.mdod.maryland.gov](http://www.mdod.maryland.gov)

#### *Maryland Developmental Disabilities Council*

Voice: (410) 767-3670  
Voice: (800) 305-6441 (within MD)  
Website: [www.md-council.org/index.html](http://www.md-council.org/index.html)

#### *Maryland Disability Law Center (MDLC)*

Voice: (410) 727-6352 / (800) 233-7201  
TTY: (410) 727-6387  
Website: [www.mdlcbalto.org](http://www.mdlcbalto.org)

#### *Social Security Administration (SSA)*

Voice: (800) 772-1213  
TTY: (800) 325-0778

Website: [www.socialsecurity.gov](http://www.socialsecurity.gov)  
Disability Programs:  
[www.socialsecurity.gov/disability/](http://www.socialsecurity.gov/disability/)

#### *TransCen, Inc.*

Voice: (301) 424-2002  
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