



1. What is a Benefits Planning Query?

The Benefits Planning Query is designed to provide information based on Social Security Administration records to help a successful return to work effort. Any plan for returning to work should begin with knowing existing disability benefit status and having an understanding of how work will impact disability benefits. A BPQY is an excellent starting point and can be requested by calling your local Social Security office directly, or by working with your Benefits Counselor.

2. Can I work and continue to receive benefits?

SSI, SSDI, and Retirement benefits have rules called “Work Incentives”. It is possible to work and receive some or all of your benefits. It is important to meet with a Benefits Counselor to learn about the rules and learn how to report your income while maximizing your benefits.

3. What if I’m on SSI and SSDI? Can I work and receive both benefits?

Both programs have work incentive rules, and both benefits will be affected differently by work. A Benefits Counselor can help you understand and follow both sets of rules while you work to make sure you’re getting the most from both.

4. If I lose my job due to health reasons and cannot work, how long will it take to get my SSI or SSDI fully restored?

It depends on how long you have been off SSI or SSDI, and if you still meet the medical requirements for eligibility. It is important to tell Social Security as soon as you know you can no longer work so they can begin the process to restart your benefits, but in many cases, this can be as little as two weeks.

- **Is there any possibility I may be denied?**

You may be denied if your disability has improved or if you don’t qualify financially. Having up-to-date medical records documenting your disability is usually helpful.

5. Can I still get Medi-Cal or Medicare if I am working?

In many cases, yes. There is a program that allows people on SSI to keep Medi-Cal even if their SSI goes down to zero.

There is another program called the Medi-Cal Working Disabled Program that many people use.

Medicare also has options for people who are working.



6. How can I avoid overpayment from Social Security?

It is normal for someone who is working to receive an overpayment. If you report your employment regularly to Social Security, it can make fixing the overpayment and avoiding future overpayments easier. A Benefits Counselor can help with reporting options.

7. What happens if I have an overpayment?

You will get a letter from Social Security explaining when and how much you were overpaid. When this happens, meet with a Benefits Counselor to get help with making arrangements to either pay back or appeal the overpayment if you think it's incorrect.

8. What is an Impairment Related Work Expense (IRWE)?

When you are working you may have to pay out-of-pocket for services, medication, or equipment that is related to your disability AND is necessary for you to be able to work. You can deduct the cost of these IRWEs when you report your income to Social Security.

9. Can I work "off the books" and get SSI or SSDI?

Some people choose not to report their income. However, in most cases Social Security will eventually find out and require that you pay back some or all the SSI or SSDI that you received while you were working and earning income. Be sure to talk with a Benefits Counselor about this so you can make an informed decision.

10. Can I get individualized support for my situation?

Yes. Your Employment Counselor or your Personal Service Coordinator/Case Manager can help coordinate an individualized Benefits Counseling session.

**Are you receiving Specialty Mental Health Services
from the Alameda County Behavioral Health Department or an affiliate program?**

**If yes, contact the following Work Incentives Benefits Counselors
for an individual work incentives consultation:**

Carly Gibbs

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Center for Independent Living, Inc.
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Geoff Evans

Work Incentives & Benefits Counselor
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