



You Can Work After Brain Injury: Employment Planning While Receiving Benefits

A Resource for Traumatic Brain Injury (TBI) Grantees and Individuals with Brain Injury (BI) who are also Beneficiaries of the Social Security Administration (SSA)

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About This Brief

You may have heard this statement: employment is a social determinant of health. What does that mean, specifically? According to the Centers for Disease Control and Prevention, social determinants of health (SDOH) are nonmedical factors that influence health outcomes. They are the conditions in which people are born, grow, work, live, and age. It is reasonable to assume that individuals who engage in work may experience better wellbeing. Social connections, the benefits of a routine, performing work one enjoys, greater self-confidence – these are all examples of factors that may contribute to a meaningful life after brain injury. And access to additional monthly income may allow individuals to purchase health-related items or services. In an earlier Disability Employment Technical Assistance Center (DETAC) [brief](#), NASHIA discussed the benefits of working, despite challenges brought on by brain injury, as well as strategies for success. This brief focuses on considering work while also receiving federal disability benefits through the Social Security Administration (SSA).

TBI grantees are asked to share this resource with key partners and request their assistance with dissemination to people with brain injury who are also beneficiaries of SSA.

I. Background

There are many myths and misperceptions about working while receiving SSA benefits. Family members, friends, and even well-meaning health care practitioners or other community-based service providers may discourage work in an attempt to “protect” your benefits – the monthly cash assistance as well as health insurance. Individuals with brain injury may rely on their benefits-related health insurance for high-cost medical, therapeutic, prescriptions, and other services and products. However, through planned return to work approaches and comprehensive planning related to disability benefits, most individuals can find an employment pathway without jeopardizing important benefits.

So that individuals living with brain injury can fully realize the health-related and other benefits associated with work, it is important to understand the facts and know where to access support.



II. Disability Benefits

Individuals who have experienced a brain injury resulting in disability along with significant employment barriers may be entitled to monthly cash assistance and health insurance through SSA. The type of benefits received depends on individual factors.

- Individuals with an adequate work history who “paid in” to the Social Security system prior to injury, may be approved for Social Security Disability Insurance (SSDI). Medicare, a health insurance program for people aged 65 or older and younger people with disabilities, is provided along with SSDI, though there is typically a waiting period for it to start.
- Individuals who have paid little into the Social Security system prior to injury and/or have limited monthly sources of income may be provided Supplemental Security Income (SSI). The public health insurance program, Medicaid, is a benefit for SSI recipients.
- Some individuals with brain injury actually receive **both** SSDI and SSI and therefore may also be covered by Medicare as well as Medicaid.

Fact #1: The impact of employment earnings on benefits depends on whether a person is receiving SSDI, SSI, or both.

Unsure about your benefit type? At the beginning of each calendar year, SSA beneficiaries receive an award letter which spells out the type of benefit being received. Another option is to request a Benefits Planning Query (BPQY) from SSA by calling the toll-free number at 1-800-772-1213 or visiting a local SSA office.

III. Pathways to Work After Brain Injury

Now that the different types of federal disability benefits have been clarified, it is helpful to know that an employment journey is unique for every individual.

Fact #2: There are different approaches for engaging in work after brain injury. Participating in the workforce is not a “one size fits all” pathway.

After brain injury, individuals may be concerned that they can no longer perform the duties of their prior work. Others may be worried that they don’t have the skills to get a fulfilling and meaningful job or that they don’t have the stamina to work a full-time schedule. There are many factors to consider and **Exhibit 1** provides examples of what participating in the workforce **might** look like based on pre-injury factors.



Exhibit 1

Becoming Employed After Brain Injury - Scenarios for Consideration		
Professional work history	Return to same or similar position, full or part-time, with accommodations	Training may not be necessary Training may be relevant and/or beneficial to prepare for meaningful work.
Professional work history	Return to a new full or part-time profession for a better post-injury fit	
Limited work history	Enter full or part-time employment following exploration of strengths and interests	
No work history (e.g. youth)	Enter full or part-time employment following prevocational exploration supports	

A program exists in every state to help people with disabilities consider employment options and plan for the impact of earnings on federal disability benefits. Your state’s vocational rehabilitation (VR) program employs VR counselors to help you through each step of your employment journey. There will likely be additional key partners in your state that work in coordination with VR. These will likely include [American Job Centers](#), [State Medicaid Agencies](#), [Employment Networks](#), and [Centers for Independent Living](#). While each state will have its own unique set of partners focusing on employment, the partnerships do exist, and you don’t have to figure it out alone!

Fact #3: People who receive SSDI or SSI are presumed eligible for the VR program.

The Social Security Administration and the public vocational rehabilitation system partner so that SSDI and SSI beneficiaries only have to show proof of benefits in order to get started with employment planning as long as there is not an active wait list for VR services in the state. If you receive SSDI or SSI, you can count on being eligible. Once eligible, you and your VR counselor work to mutually agree upon your vocational goal through discussions about your past work experience, strengths, and career interests along with your priorities and concerns.

An alternative to the VR system is employment networks (EN), programs that work exclusively with SSDI and SSI beneficiaries. Sometimes individuals work with VR first and after case closure, continue on with an EN for support and guidance to stay employed, grow hours or responsibilities, and work to lower reliance on SSDI and SSI benefits. When a SSA beneficiary works with VR or an EN, they are taking advantage of what SSA calls the “Ticket to Work”. Ticket to Work is essentially a self-sufficiency program and choosing to participate means you are interested in becoming employed, and you may not be subject to a re-evaluation of eligibility while using the Ticket to Work.

Fact #4: Individuals who receive SSI or SSDI can get no-cost, comprehensive help to plan for working while receiving benefits.

Regardless if you choose to work with VR or an EN, it is important early in the employment planning phase to get information and guidance from a person who has been **trained extensively** on federal disability benefits. These trained benefits planners go by a number of different titles which may include community work incentives coordinator (CWIC), community partner work incentives coordinator (CPWIC), Work Incentives Practitioner (WIP), Work Incentives Planning and Assistance (WIPA) professionals, and benefits counselors. No matter the title, these specialists provide information about work, Social Security work incentive programs and rules, and other



types of benefits and assistance available in your state such as food stamps. They can provide a specific breakdown about how cash benefits may or may not change after starting work and the timeframes associated with these changes. To locate a trained benefits planner, you can inquire with a local VR office, Center for Independent Living, or University Center on Excellence in Developmental Disabilities, or other employment provider in your state. You can also do a direct search for a WIPA professional at the [ChooseWork website](#).

The good news is that there are a number of ways to gradually lessen reliance on monthly cash assistance through SSA work incentives. And benefits planners are your resource for considering and implementing work incentives.

IV. What are SSA Work Incentives?

SSA work incentives, which are also sometimes called employment supports, are special rules that allow people receiving SSDI or SSI to work while still receiving monthly cash assistance and health care coverage.

Fact #5: The Social Security Administration wants to encourage employment, but recognizes that the process may be gradual, that some individuals may only be able to work part-time, and beneficiaries need a safety net while initially working.

The goal of work incentives is to help people with disabilities become independent by taking advantage of employment opportunities. SSA has an entire publication describing various work incentives so that benefits planners can help people with disabilities choose the ones that will work best for them. This publication is called the [Red Book](#). Some work incentives apply to SSDI only, some to SSI only, and some apply to both types of benefits. A few are highlighted below describing successful use of work incentives.

Earned Income Exclusion

This work incentive helps individuals receive a continued SSI check when appropriate by applying "disregards" or exclusions. This is because not everything an individual receives is considered income for SSI purposes. There are a variety of disregards, including an unearned income exclusion of \$20 and an earned income exclusion of \$65. After disregards are applied, SSA counts only \$1 for every \$2 of income from employment to determine any change to a beneficiary's regular benefit amount.



Example: Earned Income Exclusion

Ted is 28 years old, sustained a severe brain injury at age 12, and has never worked. He is entitled to SSI and receives \$943 a month (2024 monthly SSI payment). His caregiver warns him that if starts a part time job, the \$943 payment will stop. Through guidance from a benefits planner and job search assistance from his VR counselor, Ted accepts a job and makes \$749 a month in wage earnings. The benefits planner helps him to see that SSA will first take away two “disregards” totaling \$85 and then only half of the remaining amount will be reduced from his check as follows:

Step 1: \$749

-\$85

\$664 divided by two: \$332

Step 2: \$943

-\$332

\$611

When Ted receives his new SSI check amount of \$611 in addition to his wage earnings of \$749, he now puts **\$1,360** a month in the bank. With some of his extra monthly income, Ted decides he is going to get a monthly gym membership.

Impairment-Related Work Expense

This work incentive takes into consideration items or services that you pay for, are related to your disability, and enable you to work. Once expenses are approved, equivalent wage earnings are disregarded when SSA payments are calculated.

Example: Impairment-Related Work Expense

John, a brain injury survivor who struggles with significant visual and perceptual issues, started work three months ago and his SSI check was reduced by roughly 75%. While speaking with his VR counselor, he mentioned that he is now paying a co-worker for transportation to work because the bus line schedule changed in his neighborhood. He is also on a new medication with higher out-of-pocket costs. The VR counselor referred John back to his previous benefits planner with a request to help him document his out-of-pocket costs and implement an Impairment-Related Work Expense work incentive which was expected to increase his SSI check.

Trial Work Period

This work incentive allows individuals on SSDI to test their ability to work while receiving full benefits for at least nine months.

Example: Trial Work Period

Susan has been unemployed for three years following a severe brain injury. Based on gains she has made physically and cognitively, she is considering returning to her former position of pharmacy technician with some planned job accommodations. She plans to start working 25 hours a week and build up to working 40 hours a week if possible. Susan and her benefits planner discuss that she has never used any trial work period months, so when she begins employment, she will still receive her full SSDI check for nine months while she discovers if her brain injury-related stamina issues limit potential hours worked per week.

These are just a few illustrations of how work incentives can be successful for SSA beneficiaries. There are many other SSA work incentives that help beneficiaries, such as:

- The Expedited Reinstatement (EXR), which provides a safety net to former beneficiaries should a job loss occur after cash payments have ended due to work earnings. In these



circumstances, individuals may be able to have benefits started again right away through an EXR request.¹

- The Plan to Achieve Self-Support (PASS), which allows beneficiaries to set aside money to pursue an employment goal like self-employment.²
- The Student Earned Income Exclusion (SEIE), which excludes some earnings for beneficiaries who are under the age of 22 and regularly attending school.³

A benefits planner can guide you through every step of evaluating the SSA work incentives that fit your specific situation.

Medicaid “Buy-In” Program

In addition to federal SSA work incentives, many states offer a Medicaid “Buy-In” (MBI) program so beneficiaries do not have to choose between working and qualifying for essential health care services. Participating states design their own program for beneficiaries whose income and/or assets exceed the limits for other eligibility pathways to “buy-in” to Medicaid coverage when they also agree to pay an agreed upon premium.

Example: Medicaid Buy-In

Donna is an adjunct professor with a small university who sustained brain and spinal cord injuries five years ago. She has worked part-time offering one to two classes per semester while maintaining her full benefits check and health insurance through Medicaid. She feels ready to work more and has been offered a regular position which will allow her to increase her course load and compensation, but Donna knows that some of the services she relies on for assistance with daily living (ADLs) will not be covered by employer-offered health insurance. Donna meets with a certified work incentives coordinator and decides to utilize her state’s Medicaid Buy-In program. By paying a premium each month, Donna is able to work more, maintain her daily living services through Medicaid – all while growing her income and advancing in her profession.

Exhibit 2 shows a map of MBI income ranges by state.⁴ Ask a benefits planner to tell you about your state’s Medicaid Buy-In program, if available, and if it is right for you. You can also review these national-level, [Frequently Asked Questions](#) about MBI.

¹ If your benefits ended because you worked and had earnings, you can request that your benefits start again without having to complete a new application with Expedited Reinstatement, or EXR. Read more about EXRs in the most recent version of the [SSA Red Book](#).

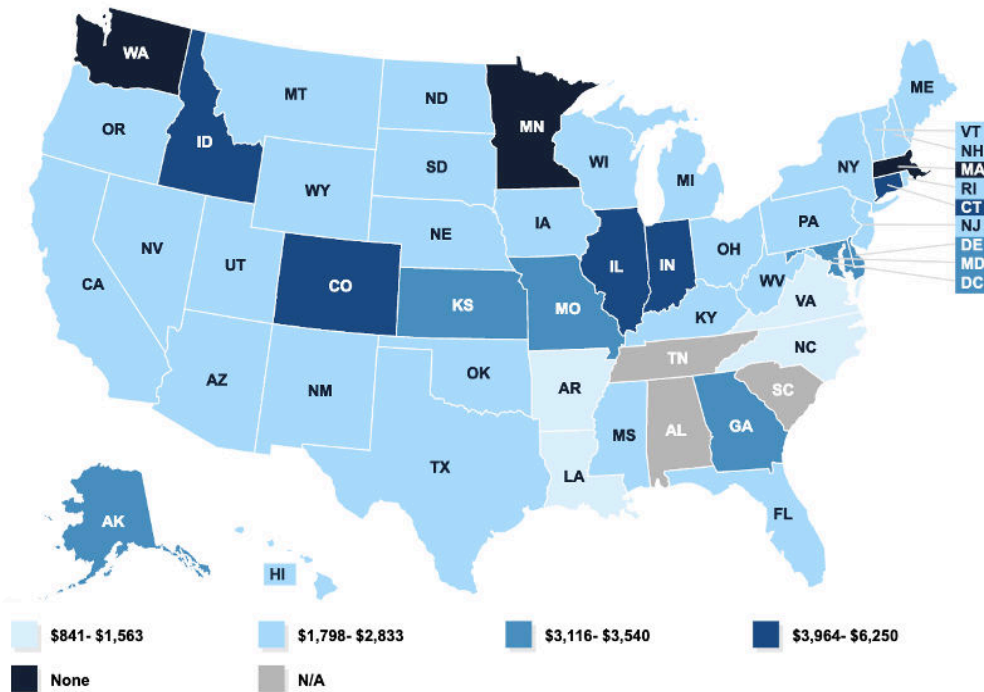
² If you receive SSI or could qualify for SSI after setting aside income or resources so you can pursue a work goal, you may benefit from a Plan to Achieve Self-Support, or PASS, which lets a beneficiary set aside money and things he or she owns to pay for items or services needed to achieve a specific work goal. Read more about PASS in the most recent version of the [SSA Red Book](#).

³ If you are a student under age 22, SSA may exclude a certain amount of earnings from their income when calculating a SSI payment through a Student Earned Income Exclusion. Read more about SEIE in the most recent version of the [SSA Red Book](#).

⁴ [KFF Medicaid Eligibility through Buy-In Programs for Working People with Disabilities](#), KFF, 2022.



Exhibit 2: Map of MBI Monthly Income Limit Ranges by State



V. Tips for Working with a Benefits Planner

1. You should not need to pay for benefits planning assistance and you can get help locating one.
 - a. If you are working with VR, you are encouraged to ask your VR counselor to help you make a benefits planning connection.
 - b. If you are working with a Center for Independent Living, staff may be able to direct you to a benefits planner (or there may even be a certified benefits planner on staff).
 - c. You can search for a benefits planner at www.choosework.net. By selecting Work Incentives Planning and Assistance, or WIPA, in the search engine, you will find resources in your state. Or, you can call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY), Monday through Friday from 8 a.m. - 8 p.m. ET.
2. If you are getting ready to initiate any kind of work activity, make sure you receive a comprehensive, written Work Incentives Plan (WIP) from your benefits planner. If you are working with a vocational rehabilitation or employment network program, be sure to share the written plan with your assigned counselor.
 - a. Don't hesitate to reach back out to the benefits planner with any questions along your employment journey. Some reasons to reconnect may include:
 - i. New work incentives may be helpful for you and you can work on developing one with the benefits planner.



- ii. If experiencing any SSA issues such as problems with monthly reporting or notification of an overpayment, the benefits planner should be able to assist you.
 - iii. A new opportunity, such as a promotion, might change your benefits picture and a benefits planner can help you understand what to expect.
3. Monthly cash assistance and health insurance are often essential for individuals recovering from a significant brain injury. However, even if you are entitled to SSDI or SSI does not mean work is out of reach. Some individuals may work while maintaining some level of benefits and others may be interested in working off of benefits gradually.

VI. Moving Forward: A Quick List of Resources

Finding a job or returning to work after acquiring a brain injury can feel overwhelming. But you aren't alone – there are several organizations and resources out there to help you get back on the career path. Below, we've compiled resources so you have a quick list to help you get on your way.

- [American Job Centers](#) (US Department of Labor – American Job Centers)
- [Centers for Independent Living](#) (Administration for Community Living)
- [Job Accommodation Network \(JAN\)](#) (Department of Labor [DOL], Office of Disability Employment Policy [ODEP])
- [Medicaid Buy-In Information by State](#) (Kaiser Family Foundation)
- [Protection & Advocacy and Client Assistance Programs](#) (National Disability Rights Network)
- [Self-Employment & Entrepreneurship](#) (DOL, ODEP)
- [State and local Vocational Rehabilitation Programs](#) (Rehabilitation Services Administration)
- [State Medicaid Agencies](#) (Centers for Medicare and Medicaid Services)
- [SSA Red Book \(English and Spanish versions available\)](#) (SSA)
- [Ticket to Work – Employment Networks](#) (SSA)
- [University Centers for Excellence in Developmental Disabilities](#) (Association of University Centers on Disabilities)

