



Transition Age Youth and Social Security Disability Benefits Question & Answer Series Benefits Counseling WIPA Services

QUESTION: I would like to get a job, but I am worried that working will cause me to lose my Social Security disability benefits. Where can I get help understanding how work will affect by benefits?

The Social Security Administration funds an important national service known as “Work Incentives Planning and Assistance” (WIPA) that is tailor-made to help you understand how paid employment will affect any benefits you receive. This includes your Social Security disability benefits, government health insurance like Medicaid or Medicare, and other benefits you may receive like Supplemental Nutrition Assistance Program (SNAP) or federal rent subsidies. WIPA projects are local organizations in your community authorized by Social Security to provide free benefits counseling to beneficiaries of Social Security disability programs to help them make informed choices about work.

WIPA services were created to promote employment and financial independence among Social Security disability beneficiaries – people just like you! Better yet, beneficiaries who are at least 14 through age 25 are a high priority for WIPA projects! The goals of WIPA services are to:

- Increase the number of Social Security disability beneficiaries who choose to work for pay;
- Support disability beneficiaries in successfully maintaining employment (or self-employment) over time;
- Provide work incentives counseling that helps beneficiaries increase their earnings over time and improve the financial benefit of working; and
- Reduce dependence on disability benefits and other income support programs.

Your local WIPA project can help you understand and how work may affect your benefits. Once you begin working, your WIPA project can also provide information and support to help you become more financially independent.

QUESTION: How do I know the information I get from a WIPA project is correct?

WIPA projects are staffed by Community Work Incentive Coordinators (CWICs) who provide in-depth and personalized counseling about your unique benefits situation and how your benefits may be affected by your employment goals. A CWIC can also show you ways to use work incentives to earn more money and ease the transition from benefits to greater financial independence.

CWICs are required to complete a lengthy training and certification process to gain the knowledge and skill needed to provide you with high quality work incentives planning and assistance services. CWICs also get support from experts that Social Security funds to provide technical assistance when questions come up. You can trust that the information CWICs provide is correct!

QUESTION: What services can I get from my local WIPA project?

By signing up for free and confidential WIPA services, a CWIC can help you...

- Verify all benefits information related to you (and your family members, as applicable) with explanations of these benefits;
- Identify employment services or supports you may need to achieve your employment and earnings goals and provide direct referrals for such services;
- Understand any past or current problems related to your benefits and how to resolve or avoid them.
- Understand how your earnings goal will affect all federal, state and local benefits you receive by providing individualized counseling on the use of work incentives;
- Learn how to report wage information to Social Security and successfully manage your benefits in the future;
- Analyze healthcare coverage options so that you can choose the options that offer the best coverage at the most affordable price.

QUESTION: How do I sign up for WIPA services?

To get started all you need to do is call your local WIPA project. Project staff will determine if you are eligible for services and will work with you to decide which WIPA services would best meet your needs based on your circumstances. To be eligible, you need to be at least 14 years old and already receiving some type of disability benefit from Social Security.

The earlier you contact your WIPA project, the better! There is no need to wait till you are about to graduate from school, have a job offer, or even have an employment goal. WIPA projects want to start working with students as soon as they are eligible for WIPA services to help them plan for a bright future!

Don't delay – Call for an appointment today!

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