

# Reporting Tips for Beneficiaries of Social Security Disability Programs

## What information am I supposed to report to the Social Security Administration (SSA)?

The answer depends on the type of benefits you receive. The SSI program involves a lot more reporting than the Social Security Title II disability programs like SSDI because the SSI program has strict rules about how much income and resources beneficiaries can have. Below is a chart that provides general direction about what beneficiaries need to report to SSA. Keep in mind that for the SSI program, these reporting requirements apply not only to the SSI eligible individual, but also to the parents of SSI recipients under 18 and to the spouses of SSI eligible individuals.

Supplemental Security Income (SSI)	Title II Disability Programs (SSDI, CDB, DWB)
1. Unearned income including things like other SSA payments, child support payments, or any other cash received that is NOT wages.	1. Any gross wages/earnings and net earnings from self-employment. This includes in-kind items received in lieu of wages (like room and board).
2. Any gross wages/earnings and net earnings from self-employment. This includes in-kind items received in lieu of wages (like room and board).	2. Changes in marital status (only applies to CDB and DWB – not SSDI).
3. In-kind support and maintenance received from others. This includes any assistance with food and shelter provided by another person.	3. Change of address.
4. Change of address.	4. Receipt of any public disability benefits such as Worker's Compensation.
5. Changes in living arrangements.	5. Use of any specific work incentives.
6. Changes in marital status.	** Unearned income and resources are NOT considered by the Title II disability programs, thus are not required to be reported to SSA.
7. Resources or assets received that cause total countable resources to be over the \$2,000 limit.	
8. Use of any specific work incentives.	

## How am I supposed to report this information?

Theoretically, there are many ways to report information to SSA, but some methods are more reliable than others. Tips for reporting relevant information include:

1. SSI recipients may report **earned** income using a special toll free line by calling **1-866-772-0953**. Wages can only be reported using this method during the first 6 days of each month. If you miss reporting wages during the first 6 days of the month, report the wages directly to your local Social Security office. You cannot use this line to report anything except wages and if you use work incentives such as Impairment Related Work Expenses (IRWEs), you cannot use the Telephone

Wage Reporting System. ALWAYS follow-up phone reporting with written wage information sent to the local SSA Field Office. While the telephone wage reporting system is a convenient way for some SSI recipients to report wages, it is still important to provide written verification of wages.

2. SSI recipients who need to report something other than wages, or who use work incentives, have to report their information directly to the local SSA Field Office. You may submit the information in writing through the mail or visit the Field Office in person.
3. Title II disability beneficiaries (SSDI, CDB, DWB) should NOT report any essential information by phone, but rather should either mail written information to the local Field Office, or visit the local Field Office in person.
4. Keep a copy of all correspondence you send to or receive from SSA!
5. When reporting employment initially, or employment changes, always send a letter describing the critical information SSA needs. This includes:
  - Your name, address, phone number and Social Security Number
  - Type of SSA benefits you are receiving
  - Name, address and phone number of employing company
  - Name of direct supervisor
  - Date of hire/date of termination
  - Pay rate and average number of hours worked per week
  - Pay dates
  - Job title
6. After the initial letter reporting employment or an employment change, keep all of your pay stubs. Local SSA Field Offices vary in terms of how frequently they want you to mail in your pay stubs to verify your earnings. Check with your Claims Representative BEFORE you start mailing in pay stubs. Be sure to keep a copy of the pay stubs before you mail them in!
7. SSI recipients generally have to report earnings more frequently than Title II beneficiaries. Unless you are instructed otherwise by local SSA staff, SSI recipients should mail in their pay stubs every 3 months to minimize overpayments. Some Field Offices may ask you to mail pay stubs in every month or may ask you to hold pay stubs until the annual re-determination is conducted.
8. Do NOT assume that the check you receive from SSA is correct and has had wages accounted for. You need to know what your check SHOULD be and watch to make sure adjustments are made.
9. If you receive both SSI and a Title II disability benefit, report earnings twice – once to the SSI program and again to the Title II program.
10. If you are getting checks that you think you may not be entitled to – do NOT spend them! Deposit them in the bank while you work with SSA to get the record updated.
11. Self-employment situations are very different from wage employment in terms of how income is reported to SSA and when it is reported. Get assistance from your local WIPA project to make sure you are keeping proper records.
12. Keep receipts for all of the specific work incentives you are claiming. SSI recipients should submit receipts during the annual redetermination. Title II beneficiaries should submit receipts when a work CDR is being conducted.