

Reporting Tips for Beneficiaries of Social Security Disability Programs

What information is supposed to be reported to SSA?

The answer depends on the type of benefits the person receives receive. The SSI program involves a lot more reporting than the Social Security title II disability programs like SSDI because the SSI program is means-tested. Below is a chart that indicates in general terms 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 children under 18 and to the spouse of an SSI eligible individual:

Supplemental Security Income (SSI)	Title II Disability Programs (SSDI, CDB, DWB)
<ol style="list-style-type: none"> 1. Unearned income including things like other SSA payments, child support payments, or any other cash received that is NOT wages. 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). 3. In-kind support and maintenance received from others. This includes any assistance with food and shelter provided by another person. 4. Change of address 5. Changes in living arrangements 6. Changes in marital status 7. Resources or assets received that cause total countable resources to be over the \$2,000 limit. 8. Use of any specific work incentives. 	<ol style="list-style-type: none"> 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. Changes in marital status (generally only applies to CDB and DWB). 3. Change of address. 4. Receipt of any public disability benefits such as Worker's Compensation. 5. Use of any specific work incentives. <p style="margin-top: 10px;">** Unearned income and resources are NOT considered by the title II disability programs, thus are not required to be reported to SSA.</p>

How is the person supposed to report this information to SSA?

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. **ALWAYS** report information in writing - **NEVER** use the telephone to report information under any circumstances! Do not report by phone to either the local Field Office or the toll free number.
2. Keep a copy of all correspondence sent to or received from SSA when attempting to report relevant information
3. When reporting employment initially, or employment changes, always send a letter describing the critical information SSA needs to know about the job. This includes:

- The person's name, address, phone number and Social Security Number
 - Type of SSA benefits the person is 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
4. After the initial letter reporting employment or an employment change, make sure to keep all of the pay stubs. Local SSA Field Offices vary in terms of how frequently they want the pay stubs mailed in to verify earnings. Check with the Claims Representative BEFORE mailing in pay stubs. Be sure to keep a copy of the pay stubs before they are mailed in!
 5. SSI recipients have to report earnings more frequently than SSDI beneficiaries. Unless instructed otherwise by local FO staff, SSI recipients should mail in their pay stubs by the 10th of the following month to minimize or/and illuminate overpayments.
 6. The Social Security Administration had implemented Wage Report for SSI recipients by phone. It's recommended that report is done during the first six (6) days of the month by calling 866-772-0953. But, a recipient will not be able to report wages using the special 800 number after the six day of the month. There are other limitations for the phone reports. For more information contact SSA or call the WIPA program.
 7. Do NOT assume that the check received from SSA is correct and has had wages accounted for. The beneficiary needs to know what the disability check amount SHOULD be and needs to watch to make sure adjustments are made.
 8. If the individual receives both SSI and a title II disability benefits, he or she needs to report their earnings twice - once to the SSI program and again to the title II program.
 9. The beneficiary should NOT spend checks that he or she is not entitled to! The checks should be deposited in the bank while working with SSA to get the income accounted for.
 10. 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 Work Incentives Coordinator to make sure proper record keeping.
 11. Keep receipts for all of the specific work incentives being claimed. SSI recipients should submit receipts during the annual redetermination. Title II beneficiaries should submit receipts when a work CDR is being conducted.