

What Do I Need to Report When Working?

A resource for people on SSI and Title 2 benefits

What is the difference between SSI and Title 2?

Supplemental Security Income (SSI) is paid on 1st of each month to people with limited work history and assets. *Title 2 benefits* are paid on the 3rd of the month to adults with a work history: yours – Social Security Disability Insurance, a parent’s – Disabled Adult Child, or a deceased spouse – Disabled Widow(er) Benefits.

For Social Security

- You have **10 days** to tell Social Security you **started or stopped working**. This can be done by phone, fax, in writing, or in person. If reporting in person, ask for a receipt. Provide your name, social security number, employer, start date, hourly rate, and hours worked per week.
- Because you get two Social Security benefits, you need to report to **your SSI and Title 2 worker**.
- Report your earnings to Social Security by the **10th of every month**. Since you get SSI and Title 2, we recommend these methods: mail, fax, in person, or with a ‘my Social Security’ online account* at www.socialsecurity.gov/myaccount. ***Note:** You must report your new job to Social Security before you can report wages in my Social Security. If giving paystubs, write your SSN on at least one paystub. We recommend including a note reminding Social Security to share your paystubs with your SSI and Title 2 worker. Whichever method you choose, keep copies of your paystubs, receipts, and Social Security letters together.
- SSI counts your income the month it is *paid*. Title 2 counts income the month it is *earned*. On Title 2, if Social Security is unable to verify the month it is earned, it will also count the month it was paid. Any month you earn close to Trial Work Period or Substantial Gainful Activity, give Social Security proof of when your income was earned along with your paystubs. For example, a timesheet or printout signed by your employer. We also recommend keeping track of the hours you work each day for Title 2.
- If you are requesting deductions for Impairment Related Work Expenses (IRWEs) or Blind Work Expenses, you need to submit proof of your deductions by mail, fax, or in-person.

For DHHS

- You have **10 days** to tell DHHS that **you started or stopped working**. This can be done by phone, fax, email, in writing, in person, or online at www.maine.gov/mymaineconnection.
- If you cannot talk directly with a DHHS worker, leave a voicemail stating: when you started (or stopped) working, where you are working, hours per week, and hourly pay.
- You must send **4 weeks of paystubs** so DHHS can verify how much you are earning. Once you submit 4 weeks of paystubs, you do not need to contact DHHS until you have another change that needs to be reported (e.g. you get a raise, hours increase/decrease, stop working, marital status, new address, assets).

For Other Benefits

Inform any other agency you get benefits from that you started or stopped working. Examples of other benefits include: subsidized housing, unemployment, worker’s compensation, Veterans benefits, and private long-term and short-term disability benefits.

Benefits Counseling Services • Maine Medical Center Department of Vocational Services

A free service that helps Maine people on Social Security disability benefits understand how *working* impacts benefits
1-888-208-8700 • www.benefitsandworkinme.org

Other Tips for Managing Your Benefits When Working

- All benefit agencies count your GROSS pay before taxes (or profit if you are self-employed).
- Social Security and DHHS *do not* automatically know you are working or stopped working.
- Your SSI is usually based on the income you had 2 *months ago*. This means your SSI will not decrease immediately when you start working and takes 1-2 months for SSI to return to normal if you stop working. However, your SSI is suspended *immediately* if working drops your SSI to \$0. You can get SSI back without having to reapply if your job income decreases or stops.
- There are some months that you get an extra paycheck. Your monthly income will be higher this month, which means your SSI will be lower than usual or \$0.
- Don't panic if you get a "Work Activity Report" from Social Security. This is a form they use to determine if you have used Trial Work Period months or if you are earning Substantial Gainful Activity. Simply fill it out, make a copy, and send it back. A Community Work Incentives Coordinator (CWIC) can help you fill it out.
- You have 10 days to tell all benefit agencies if there is any change in your living situation, assets, marital status, earned income, and unearned income. Examples of unearned income: unemployment, SSDI, Veterans benefits, Worker's Compensation.
- Overpayments happen when you receive more from Social Security or Food Stamps than you should have. They are a debt that must be paid back or forgiven. You can help prevent overpayments by reporting all changes quickly and not spending benefits you think you should not have received.
- If you stop working, we recommend getting a letter from the employer that says when your job ended and giving a copy to each agency. This saves time verifying and you get benefits back sooner.
- Save copies of all paperwork you get from (and send to) all benefit agencies. Open mail from benefit agencies right away. Ask someone to help if you do not understand what the mail says.
- **If you lose any benefits *because you are working* and think it is a mistake, contact Benefits Counseling Services right away at 1-888-208-8700. A CWIC can help you to figure out why you lost the benefit and help you get it back if a mistake was made.**

Social Security Contact Information

Auburn: 600 Turner Street Suite 5 • Auburn, ME 04210 • Phone: 1-833-388-6432 • Fax: 1-833-950-3581
Augusta: 330 Civic Center Drive Suite 4 • Augusta, ME 04330 • Phone: 1-866-882-5422 • Fax: 1-833-950-3579
Bangor: 202 Harlow Street Room 10307 • Bangor, ME 04401 • Phone: 1-877-405-1448 • Fax: 1-833-950-3577
Portland: 1355 Congress Street Floor 2 • Portland, ME 04102 • Phone: 1-877-319-3076 • Fax: 1-833-950-3575
Portsmouth: 215 Commerce Way • Portsmouth, NH 03801 • Phone: 1-888-397-9796 • Fax: 1-833-950-3589
Presque Isle: 365 Main Street • Presque Isle, ME 04769 • Phone: 1-866-837-2719 • Fax: 1-833-950-3583
Rockland: 169 Camden Street • Rockland, ME 04841 • Phone: 1-855-269-9179 • Fax: 1-833-950-3585
Saco: 110 Main Street Suite 1450 • Saco, ME 04072 • Phone: 1-877-253-4715 • Fax: 1-833-950-3248
Waterville: 14 Colby Street • Waterville, ME 04901 • Phone: 1-866-931-9169 • Fax: 1-833-950-3258

DHHS Contact Information

Statewide Mailing Address: 114 Corn Shop Lane • Farmington, ME 04938

Email address: Farmington.DHHS@maine.gov

Statewide Phone Number: 1-855-797-4357 • Statewide Fax Number: 207-778-8429