



## Working with a Disability

People with disabilities can — and do — work. With the right kind of preparation, accommodations and supports, you can be successful in a job that you enjoy.

It is normal to worry about work. You may be nervous about finding transportation to and from work, handling your new work schedule and meeting new people.

Sometimes people on public benefits, like Medicaid, think they can't work because they will lose their benefits. There are many myths about how working will impact your benefits and how hard it is to get your benefits back if you stop working.

### What Are Benefits?

Benefits are government-funded programs for people in need. Benefits programs give you resources that help make your life better. Examples of benefits include:

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Medicaid and Medicare
- Housing assistance
- Temporary Assistance for Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP/food stamps)

# What is Benefits Counseling?

Benefits counseling helps people with disabilities and their families understand how earning income from work will impact their benefits. A benefits counselor will explain:

- What benefits you receive
- What incentives are available to help you go to work
- How earned income impacts public benefits
- Reporting requirements for each benefit
- Resources available to help you save money

#### **Work Incentives**

**INCLUSION WORKS** 

Most benefit programs have limits on how much money you can earn and save. When the government realized that these limits were stopping people from getting jobs, saving money and living better, they created work incentives.

Work incentives are rules that make it easier for people with disabilities who get public benefits to go to work. Work incentives allow you to keep your benefits and save for your future while you work. Work incentives also make it easier to start benefits again if you need them.

#### **Benefits Counseling and the Path to Employment**

A benefits counselor can offer you expert guidance based on your specific needs. You may need benefits counseling services more than once on your path to employment. Benefits counseling is provided free of charge and can be provided when you are:

- Considering work for the first time or re-entering the workforce
- Thinking about switching jobs or advancing at work
- Developing a career plan
- Actively seeking a job
- Having problems with current benefits

#### Finding a Benefits Counselor in North Carolina

There are multiple options to connect with a benefits counselor:



Are you a current or former vocational rehabilitation client? Connect with your local benefits counselor by clicking <u>here</u> to find an office near you.



If you have not been a vocational rehabilitation client and want to explore work, call the Ticket-to-Work Helpline: 1-866-968-7842 or (TTY) 1-866-833-2967



NC DEPARTMENT OF HEALTH AND HUMAN SERVICES

www.ncdhhs.gov • NCDHHS is an equal opportunity employer and provider. • 12/2023