

# SOCIAL SECURITY WORK INCENTIVES: BLIND WORK EXPENSES

## Social Security Administration (SSA)

### PURPOSE

Administered by the Social Security Administration (SSA), the blind work expenses program is a work incentive program for persons who are blind that receive SSI and/or SSDI benefits. The program permits a person who is blind to exclude earned income which is used to meet the expense of working. The expenses does not need to be related to the impairment. Examples include the portion of a person's earnings used to pay income taxes, social security taxes, union dues, meals consumed during work hours, transportation costs, or guide dog expenses. (This list is not all inclusive.) These same blind work expenses can be deducted, under certain circumstances, from earned income to determine an SSI beneficiary's countable earned income. Thus, the cost of many AT devices and services required for employment can be paid for by employment earnings that would otherwise have reduced the disabled person's SSDI or SSI benefits.

### CONTACT

Social Security Administration (SSA)  
(800) 772-1213  
www.ssa.gov

### FINANCIAL CRITERIA

- See "Eligibility."

### ELIGIBILITY

- Persons must be determined blind by the Social Security Administration.
- Persons must meet all the eligibility requirements for SSI or SSDI with the exception of income and/or resources.
- If SSI is not received because of excess income or resources, deducting blind work expenses may help an individual to qualify for SSI.
- Blind work expenses are deductible for substantial gainful activity (SGA) and SSI payment purposes when:
  - the expenses are directly related to enabling an individual to work,
  - the cost is paid by the person that is blind and is not reimbursable by another source such as Medicare, Medicaid, private insurance, etc., and
  - the expense is "reasonable" (e.g., it represents the standard charge for the item or service in the person's community).

### AT SERVICES PROVIDED/COVERED

- No AT services are provided or covered.

### AT DEVICES PROVIDED/COVERED

- |                                 |                                   |
|---------------------------------|-----------------------------------|
| Aids for Daily Living           | Educational Devices & Adaptations |
| Aids for Hearing Impaired       | Environmental Controls            |
| Aids for Vision Impaired        | Medical Supplies                  |
| Augmentative Communication      | Seating & Positioning Equipment   |
| Computer Applications           | Vehicle Modifications             |
| Worksite & Office Modifications | Wheelchairs & Mobility Aids       |

### APPLICATION PROCESS

- Contact the SSA office at (800) 772-1213 to discuss and develop your work plans and blind work expenses exclusions. Ask to speak with an employee who is knowledgeable about SSA work incentives.
- The Social Security Administration field office determines whether expenses may be deducted from earnings. In making this determination, the field office may:
  - Request the beneficiary or the representative to verify the need for the work-related expense (by telephone or in writing); and
  - Ask a beneficiary or representative if the person is paying for the item/ service and to submit proof(s).



## Blind Work Expenses, cont. . .

For assistance with SSI Work Incentive and Benefits Planning, contact a Benefits Counselor at:

Northeast Oklahoma Ability Resources  
Tulsa, OK  
(918) 592-1235 (TDD)  
(800) 722-0886 (TDD)

Northwest Oklahoma National Association for Mental Illness (NAMI) - Oklahoma  
Oklahoma City, OK  
(405) 230-1900  
(800) 483-1264

Southern Oklahoma Progressive Independence  
Norman, OK  
(405) 321-3203 (TDD)  
(800) 801-3203 (TDD)

Statewide Oklahoma Benefits Planning & Assistance Project  
(405) 325-8130 (TDD)  
(866) 608-8873 (TDD)

### PIECES OF THE PUZZLE

- The cost of work related expenses, items and services that a person needs to work are deducted from gross earnings, even if these items and services are also needed for non-work activities. The deductions can be made only if:
  - The cost of the item or service is paid by the person with the disability; and
  - The person has not been, and will not be reimbursed for the expense.
- The amount a person pays toward the cost of the items and services is deducted from gross earnings. Only after these expenses are deducted is a determination made as to whether "countable earnings" will affect the income threshold of \$1350.
- Blind work expenses are also excluded from earned income in figuring an SSI beneficiary's monthly payment amount.
- The AT must enable the person to perform a job, get to a job or maintain employment.
- Because the person is essentially paying for the AT with his or her own money, he or she will own the AT device(s).
- Another special rule for blind persons working while receiving Social Security benefits is if you are 55 to 65, a more lenient rule is used to determine your inability to work. It says that you can receive disability benefits if you cannot do the same or similar work you did before you reached 55 or became blind, whichever is later. (The regular rule requires that a disabled person be unable to do any type of work in the general economy.)
- For more information on special rules for blind persons, ask Social Security for the publication "If You Are Blind- How We Can Help" (Publication No. 05-10052):

Social Security Administration  
Dallas Region VI  
Attn.: Disability Programs Branch  
Room 1440  
1200 Main Tower Building  
Dallas, TX 75202  
(214) 767-3036  
FAX: (214) 767-4465
- Help is available if you have concerns about working and your social security benefits. Oklahoma has a Benefits Planning, Assistance and Outreach Project that offers a service to SSA beneficiaries and recipients who are considering employment and self-sufficiency. The project's counselors provide assistance with exploring employment options, information on SSA benefits and incentives for entering the workforce. If you are between the ages of 14 and 64 and interested in support as you make work and benefits-related decisions, contact a Benefits Counselor.
- SSI or SSDI recipients between the ages of 16-64 are eligible to receive a Ticket to Work voucher which will assist them in seeking employment opportunities. (See Appendix A, Page 135 for details on Ticket to Work)