

# Reporting Wages for Social Security Disability Insurance (SSDI)

**Quick Look:** Reporting wage information to the Social Security Administration can be confusing. There are many processes and forms to keep track of. This fact sheet is designed to take the guesswork out of reporting monthly wages or changes that affect Social Security Disability Insurance (SSDI) beneficiaries.

## What do I report?

- When you start or stop working.
- Any changes in your hours, pay, or job duties after you start working.
- Any changes in paying for items or services you need for work due to your disability.

## Types of Reporting

After working for one day, you should report your job to Social Security. This is called initial reporting.

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You can initially report in-person, by phone, fax, or mail. Social Security needs the following information: your employer's name and start date. Social Security may ask you for additional information, such as your rate of pay and expected hours. They also may ask for an Employer Identification Number (EIN). If you know the EIN, it is helpful, but you can add it later after asking your human resources department or manager for the information.

Once you have completed a month of work, report your earnings to Social Security. This ongoing reporting of wages can be submitted in-person, online, by mail, or fax. The [Social Security's Office Locator](#) or your Community Work Incentive Coordinator can help you locate the closest office.

When you submit a report, remember to include a copy of your paystubs and the following information:

- Your social security number and benefit type (SSDI).
- Your contact information.

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- Employer's name and contact information, your position/title, start/end date, pay rate, and average number of hours per week.

Include your Social Security number on all submitted documents and keep copies of everything you turn in. If submitting documents in person, make sure you receive a receipt from the Social Security office about what was done on your case.

### Methods of Reporting

**Social Security online portal:** This is called [my Social Security](#). You create a free account and use “my Wage Report” (MWR) to report wages. The Wage Reporting Screen lists employers you have reported to Social Security. **If you have never used MWR or if your employer is not listed, you must call Social Security to set up/add your employer.** You can then begin to use this reporting method the following month. When reporting your income, make sure to have all your pay stubs.

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This method **does not** allow you to report work incentives. You will have to report in person, by mail, or fax if you have work incentives. Also, if you are in the Extended Period of Eligibility (EPE) and not receiving benefits, you should use another tool to report your earnings.

**Phone:** You need to call Social Security at 1-800-772-1213 (TTY-800-325-0778) to initially set up new employers in the online system. Once employer set-up is complete, you must report ongoing wages using another method because you cannot use the phone to report ongoing wages for SSDI.

**In-Person:** Using the [Social Security Office Locator](#), go to your local office and report wages to the SSDI side of the office. **You may need an appointment. Call the office before you go to check if you need to set up a time or if they take walk-in appointments.** If you also receive Supplemental Security Income (SSI), you will need to report your earnings to that side of the office.

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Remember to get a receipt showing what happened during your visit that day.

**Mail or Fax:** Send your documents to the local office address or fax number. Keep a copy of whatever you send.

### Work Incentives

Two work incentives you may be receiving when on SSDI are an Impairment Related Work Expense (IRWE) and/or a Subsidy/Special Condition. These are decided by Social Security. Once in place, **the same amount is deducted each month from your countable income unless a change is submitted.**

If there has been a change in the IRWE, such as an increase or decrease in work-related expenses paid out of pocket or the assistance provided on the job by your employer has changed, you should submit an [SSA-795](#) form with proof of the change, such as receipts. If there has been an increase or decrease in the amount of

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assistance you receive from others to do your job, which is a Subsidy or Special Condition, you should submit an [SSA-795](#) with proof of the change, such as documentation from your employer. The SSA-795 form alerts Social Security that something important has happened on the case.

### Other Helpful Information

- **Can I get a reminder to report my wages?** You can [sign up](#) for monthly emails and text messages to remind you to report your wages and any changes.
- **What if I receive other benefits, such as SNAP, or have a Medicare Savings Program?** Whatever other government benefits you receive; it is important to report to those offices as well.
- **What if there are changes in my household?** You should report any of the following changes to Social Security:
  - Move

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- Marriage
- Divorce
- Living with someone as a couple
- No longer living with someone as a couple
- Others who move in or out of your house to live with you

**\*\*\*If you receive both SSDI and SSI benefits, you must report your wages to both SSDI and SSI as they are separate programs. Do not assume that because you have reported your wages to one program that the other program knows your wages.**

### Resources

- **Social Security Office Locator:**

[secure.ssa.gov/ICON/main.jsp](https://secure.ssa.gov/ICON/main.jsp)

- **my Social Security:**

[www.ssa.gov/myaccount/?utm\\_medium=email&utm\\_source=govdelivery](https://www.ssa.gov/myaccount/?utm_medium=email&utm_source=govdelivery)

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- Form SSA-795:

[www.ssa.gov/forms/ssa-795.pdf](http://www.ssa.gov/forms/ssa-795.pdf)

- Sign Up for Reporting Reminders:

[www.ssa.gov/ssi/reporting/wages](http://www.ssa.gov/ssi/reporting/wages)

Source: [www.ssa.gov](http://www.ssa.gov). Reviewed by the Center on Community Living and Careers.

**For more information, contact the  
Indiana Benefits Information Network  
812-855-6508 | [www.iidc.indiana.edu/cclc](http://www.iidc.indiana.edu/cclc)**

**Indiana's Work Incentive Planning and  
Assistance Program  
North/Central: 855-641-8382 | Southern: 502-  
548-4492**