

Myth vs. Reality: Working While Receiving Social Security Benefits

To find out more,
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Don't let these common myths keep you
from Financial stability:

You can be employed and still receive
your Social Security benefits.

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helpful services

Common Myths About Social Security Benefits and Employment*

Myth: If you receive Social Security benefits, you cannot work.

Fact: The Social Security Administration (SSA) has special rules that may make it possible for you to work and still continue to receive benefits, including Medicare or Medicaid. These are commonly known as work incentives programs.

Myth: You can no longer receive health insurance (Medicare or Medicaid) if you work, even part-time.

Fact: There are special rules that may allow you to continue to receive your health benefits while working.

Myth: If you are not eligible for benefits because you are working, and then you stop working, you must reapply for benefits.

Fact: Depending on when you last received benefits, you may be eligible to receive your benefits again without submitting a new application.

*The information provided in this document is for informational purposes only. For more information, contact your local Social Security Administration at www.ssa.gov or (866) 716-9671.

You may also contact your local Community Work Incentives Coordinator to learn more about work incentives and your eligibility to participate.