

Disability Benefits 101

working with a disability in Alaska



What is Alaska Disability Benefits 101?

Alaska Disability Benefits 101 (AK DB101) provides tools and information on health coverage, benefits, and employment – allowing people with disabilities to plan ahead and learn how work and benefits go together.

Alaska DB101 gives providers the ability to accurately, confidently, and effortlessly deliver information about basic benefit planning, employment services, and additional support resources.

Find the Alaska DB 101 website at this link: <https://ak.db101.org>

Articles

Each section of Alaska DB101 has a wealth of information for providers to share with people with disabilities to encourage and support employment goals.

- **Supplemental Security Income (SSI)** section explains the complex rules related to receiving SSI and Adult Public Assistance (APA) including eligibility. Find explanations and resources to figure out benefits, countable income, and how to maximize earnings while working.
- **Social Security Disability Insurance (SSDI)** section explains the complex rules for the SSDI program including determining eligibility and navigating employment.
- **Finding the Right Health Coverage For You** is an interactive tool to explore the best health coverage options for an individual and their family.
- **How Health Benefits Work** goes into depth about the different ways to get health coverage, debunking fears about work resulting in a loss of coverage.

Estimators

The Benefits and Work Calculator can be used to estimate what will happen to income, benefits, and health coverage when a person who is over 18 and receiving disability benefits starts to work. Calculator results are explained under the Result Summary tabs, listed below.

- **Results Summary:** A chart, table, and summary of the calculator results
- **Plan Recap:** Review and change the work plan
- **Timeline:** Explain changes in income and healthcare over time
- **Monthly Income/Expense:** See a month-by-month breakdown of expenses and income

Results Summary

Plan A

Results Plan Recap Timeline Monthly Income/Expense Health Tips Next Steps

Congratulations! In This Plan, You'll Be Better Off.

The bottom line
You will have more monthly income, but it might go up and down over time.

- Your [low- or no-cost Medicaid](#) will continue, subject to the [resource limit](#) (\$2,000 for an individual, \$3,000 for a family of two).
- Your [SSI](#) benefit will continue with a reduction.
- You will become eligible for [APA](#).
- You can talk to a [benefits planner](#) to learn more about how work may affect your benefits.
- The ["Timeline"](#) page can help you plan ahead.

Note
In this plan, you will be working and paying into the SSDI trust fund. You may become eligible for SSDI benefits.

Monthly Cash Available Compared to Now

Snapshot	Monthly Income, Expenses, and Health		
	Now	In 6 Months	In 2 Years
Work income	\$0.00	\$870.00	\$870.00
Cash Benefits	+ \$600.00	+ \$790.50	+ \$790.50
Refundable Tax			

- **Health:** See relevant information on the impact of the work plan on healthcare
- **Tips:** Find a list of tips and suggestions
- **Useful Next Steps:** Find resources and steps to move the plan forward

Help Start Employment Conversations

A quick estimator mini-tool is also available in both the main SSI and SSDI sections.

Get Expert Help

Benefits and Work +

Non-Benefits Questions +

SSI and SSDI -

Call Social Security ☎
1-800-772-1213

How Work Affects SSI and SSDI:

- Call the [Ticket to Work Help Line](#) ☎
1-866-968-7842

Glossary

Impairment Related Work Expenses (IRWE)

Substantial Gainful Activity (SGA)

Trial Work Month (SSDI)

Trial Work Period (TWP)

Work Credits (SSDI)

[All Items](#)

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Quick Reference Tools

To the right of each page is a sidebar that contains:

- **Resources:** Find phone numbers & websites for additional assistance
- **Section Glossary:** Look up words, policies, and more with a section-specific glossary as you read
- **Print & Share:** Easily share and save information for later

Learn more about DB101

DB101 sites are customized to each state with content and tools that meet the state's budget, needs, and employment culture.

For more information about DB101, visit www.DB101.org