



Securing today
and tomorrow

If You're Blind or Have Low Vision — How We Can Help

SSA.gov



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If you're blind or have low vision

If you're blind, Social Security has special rules that allow you to receive benefits when you are unable to work.

We pay benefits to people who are blind under two programs: the Social Security Disability Insurance (SSDI) program and the Supplemental Security Income (SSI) program. The medical rules we use to decide whether you are blind are the same for each program. Other rules are different. We explain the different rules for each program below.

You can get disability benefits if you're blind

You may qualify for SSDI benefits or SSI payments if you're blind. We consider you to be blind if your vision can't be corrected to better than 20/200 in your better eye. We also consider you blind if your visual field is 20 degrees or less in your better eye for a period that lasted or is expected to last at least 12 months. The duration requirement does not apply for SSI payments.

You can get disability benefits even if you're not blind

If your vision doesn't meet our definition of blindness, you may still qualify for disability benefits if your vision problems alone, or combined with other health problems, prevent you from working. For SSDI benefits, you must also have worked long enough in a job where you paid Social Security taxes. For SSI payments based on disability and blindness, prior work is not required, but your income and resources must be under certain dollar limits.

How you qualify for Social Security Disability Insurance benefits

When you work and pay Social Security taxes, you earn credits that count toward future SSDI benefits.

If you're blind, you can earn credits anytime during your working years. Credits for your work after you become blind can be used to qualify you for benefits if you don't have enough credits at the time you become blind.

Also, if you don't have enough credits to get SSDI benefits based on your own earnings, you may be able to get benefits based on the earnings of one of your parents or your spouse.

For more information about our disability benefits, read *Disability Benefits* (Publication No. 05-10029). This booklet also is available in Braille and other formats.

Disability freeze

There is a special rule that may help you get higher retirement or disability benefits someday. You can use this rule if you are blind but aren't getting disability benefits now because you are still working. If your earnings are lower because of your blindness, we can exclude those years when we calculate your Social Security retirement or disability benefit in the future. Because Social Security benefits are based on your average lifetime earnings, your benefit will be higher if we don't count those years. We call this rule a "disability freeze." Contact us if you want to file for this "freeze."

You can get SSI payments

The SSI program is a needs-based program. Your income and resources must be less than certain dollar limits. The income limits vary from one state to another. You need not have worked under Social Security to qualify for SSI. Ask your local Social Security office about the income and resource limits in your state and read *Supplemental Security Income (SSI)* (Publication No. 05-11000). This booklet is also available in Braille and other formats.

You can work while receiving benefits

Work incentives make it easier for people receiving disability benefits to work.

People getting SSDI benefits can continue to receive their benefits when they work, as long as their earnings are not more than an amount set by law.

If you're receiving SSDI benefits and you're blind, you can earn as much as \$2,260 per month in 2022. This is higher than the earnings limit of \$1,350 per month that applies to workers with disabilities who aren't blind. The earnings limits usually change each year.

Additionally, if you're blind and self-employed, we don't evaluate the time you spend working in your business as we do for people who aren't blind. This means you can be doing a lot of work for your business, but still receive disability benefits. This applies as long as your net profit averages \$2,260 or less per month in 2022.

Work figured differently beginning at age 55

If you are age 55 or older and blind, we use determination rules about work for you that are different from the rules we use for people who aren't blind. Beginning at age 55, if your earnings exceed \$2,260 a month in 2022, benefits are suspended, but not terminated. This applies if the work you're doing requires a lower level of skill and ability than what you did before you reached 55. We'll pay you disability benefits for any month your earnings fall below this limit.

Different work incentives apply to people getting SSI.

For more information about work incentives for people who receive either SSDI or SSI, read *Working While Disabled — How We Can Help* (Publication No. 05-10095). This booklet is also available in Braille and other formats. Additional information is available at www.ssa.gov/redbook.

Special services for people who are blind or have low vision

Some services and products are designed specifically for people who are blind or have low vision.

Social Security notices

You can choose to receive notices from us in one of the following ways:

- Standard print notice by first-class mail.
- Standard print notice by certified mail.
- Standard print notice by first-class mail and a follow-up telephone call.
- Braille notice and a standard print notice by first-class mail.
- Microsoft Word file on a data compact disc (CD) and a standard print notice by first-class mail.

- Audio CD and a standard print notice by first-class mail.
- Large print (18-point size) notice and a standard print notice by first-class mail.

You have several options for choosing how you want to receive notices from us:

- Visit our website at www.ssa.gov/notices and follow the steps provided.
- Call us toll-free at **1-800-772-1213**. If you are deaf or hard of hearing, please call our TTY number at **1-800-325-0778**.
- Write or visit your local Social Security office.

If you have already requested notices in one of the seven formats, but need us to provide a particular Social Security document in your preferred format, please let us know.

If you'd like to receive notices in another way, please call us at **1-800-772-1213**, or visit your local Social Security office so we can begin processing your request. If we're unable to approve your request, we'll send you the reason in writing and tell you how to appeal the decision.

If you have a question about a Social Security notice, you may call us toll-free at **1-800-772-1213** to ask for the notice to be read or explained to you.

Publications available in alternative formats

We make all our publications available in multiple formats, including Braille, audio compact discs, or enlarged print on request. Also, most of our publications are available in audio format on our website, **www.ssa.gov/pubs**.

To request copies of these publications in alternative formats, you can:

- Go to our website **www.ssa.gov/pubs/braillerequest.htm**, to order online.
- Call us toll-free at **1-800-772-1213**. If you are deaf or hard of hearing, please call our TTY number, **1-800-325-0778**.
- Mail, call, or fax your request to the Braille Services Branch at the Social Security Administration:

— Mailing address:
Social Security Administration
Office of Printing and Alternative
Media Services
6401 Security Boulevard
Room 1305 Annex Building
Baltimore, MD 21235

— Phone numbers:

410-965-6414

TTY number: **1-800-325-0778**

Fax number: **410-965-6413**

Please have the following information available when you contact us:

- Title and publication number for the pamphlet or fact sheet you want. Find copies of our publications online at www.ssa.gov/pubs.
- Your preferred format (Braille, audio compact disc, or enlarged print).
- Name, mailing address, and telephone number for the person to whom we should send the requested publication.

Contacting Social Security

There are several ways to contact us, such as online, by phone, and in person. We're here to answer your questions and to serve you. For more than 85 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

Visit our website

The most convenient way to conduct Social Security business is online at www.ssa.gov. You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my Social Security* account, you can do even more.

- Review your *Social Security Statement*.
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.

- Change your direct deposit information.
- Request a replacement Medicare card.
- Get a replacement SSA-1099/1042S.
- Request a replacement Social Security card, if you have no changes and your state participates.

Access to your personal *my* Social Security account may be limited for users outside the United States.

Call us

If you cannot use our online services, we can help you by phone when you call your local Social Security office or our National toll-free 800 Number. You can find your local office information by entering your ZIP code on our office locator webpage.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8:00 a.m. – 7:00 p.m., Monday through Friday.

Wait times to speak to a representative are typically shorter Wednesdays through Fridays or later in the day. We also offer

many automated telephone services, available 24 hours a day, so you do not need to speak with a representative.

If you have documents we need to see, remember that they must be original or copies that are certified by the issuing agency.

Notes



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