

Q: Dear Jeanne,

Can I do volunteer work without jeopardizing my disability benefits?

**Bored at home,
Sarah**

will justify canceling your claim. It's not about right or wrong; it's about money. There are many cases where claimants' benefits have been wrongly cancelled for doing minor activities that were well within their stated limitations. Should your benefits be cancelled, you will need

provider and report you as a case of insurance fraud. (All benefit providers have fraud hotlines.)

In the absence of legal protections, do what you can to avoid the *appearance* of fraud. Choose volunteer work that is

Q&A: Disability Issues

By Jeanne Lazo

This column is by the author of *Persistence is Power*.

Disclaimer: This column provides general information and is not intended to provide specific advice on medical or legal matters, nor should it substitute for consultation with doctors, attorneys, or human resources/benefits experts.

A: Dear Sarah,

Unfortunately, there are no laws that guarantee people with disabilities the right to do volunteer work. My answer depends on the type of benefits you are receiving.

You probably would not be jeopardizing Social Security benefits (SSDI or SSI), because Social Security does not have resources to investigate the majority of claimants. Still, you should avoid doing any work you claimed you could not do because of your disability. For example, if a back injury caused your disability, and you claimed you could not lift more than five pounds, avoid volunteer work that involves lifting more than five pounds. Or if you claimed you could not work full-time, do not do volunteer work on a full-time basis.

In the case of disability insurance or workers' compensation benefits, I advise caution. Both types of benefit providers *do* have the resources to investigate claimants and both have strong financial incentives to look for any evidence that

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to hire an attorney, usually at your own expense, and fight, sometimes for years, to reinstate your claim.

Other than an investigation, how else might your benefit provider find out that you are working as volunteer? Someone who observes you working as a volunteer could contact your benefit

well within the limits of your disability and ask for help with any tasks that are outside of your limits.

Doing volunteer work from home could be the perfect option. You could do much to help others within the privacy of your home.

If you want to try volunteer work as a first step in a return-to-work strategy, consider discussing your plans with your benefit provider, but, again, use caution before you open this can of worms. Even a simple inquiry can raise a red flag and spark an investigation if you are receiving disability insurance or worker's compensation benefits.

—Jeanne

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Jeanne Lazo coauthored Persistence is Power! A Real-World Guide for the Newly Disabled Employee. You may send questions to her at jeannelazo@aol.com. ■