

# Contact a Community Work Incentives Coordinator (CWIC)

## Fact Sheet 2026

### What is a CWIC?

CWICs are certified benefits counselors who can assist individuals receiving Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI), and who are either working or actively seeking employment. Their purpose is to provide timely and accurate information about work incentives, as well as benefits analysis and guidance. CWICs provide beneficiaries with the necessary information to feel comfortable in taking the next step on their career path and towards financial well-being.

### When is the best time to contact a CWIC?

In order of priority, when a beneficiary is:

- Employed or self-employed and has questions or concerns about how their benefits are being affected by their earnings, which includes but is not limited to:
  - Getting a pay raise
  - Increasing or decreasing their hours
  - Receiving a notice of an overpayment
  - Considering employer health insurance
  - Quitting a job due to concerns about loss of benefits
- Considering a job offer and trying to decide about whether or not to accept it
- Currently and actively seeking work and going on job interviews

### Who do I contact for general questions?

If not currently working and not actively seeking employment, or if just starting to think about the idea of work and have some general questions about how work earnings could impact Social Security disability benefits, call the Ticket to Work Help Line

at 1-866-968-7842 or 866-833-2967 (TTY), Monday-Friday 7AM-7PM ET.

### How are Work Without Limits Benefits Counseling services delivered?

Depending on a beneficiary's employment status, the referral's priority level (as described in the second section of this document), and whether a situation is deemed urgent or not, CWIC services will be delivered in a variety of ways, including:

- Over-the-phone benefits counseling sessions
- Virtual/Zoom counseling sessions
- Written technical reports, i.e., Information and Referral (I&R) Letter or Benefits Summary and Analysis (BS&A)
- General work incentives information in the form of fact sheets or other written materials via mail, email or downloaded from our web site

### What programs offer CWIC services?

In Massachusetts, there are two programs that provide free CWIC services, Work Without Limits Benefits Counseling and Project IMPACT (Individual Members Planning and Accessing Choices Together).

- Work Without Limits Benefits Counseling provides services to beneficiaries residing in 6 MA counties: Berkshire, Franklin, Hampden, Hampshire, Middlesex, and Worcester counties, and 7 New York counties: Albany, Columbia, Greene, Rensselaer, Schenectady, Schoharie, and Washington. To contact Work Without Limits, call toll-free 1-877-937-9675.
- Project IMPACT provides services to beneficiaries residing in MA counties: Barnstable, Bristol, Dukes, Essex, Nantucket, Norfolk, Plymouth, and Suffolk counties. To get in contact with a Project IMPACT counselor, call 1-800-734-7475.

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CWICs provide free benefits counseling to individuals ages 14 to full retirement age who receive SSI and/or SSDI, and are self-employed or currently and actively seeking employment.

For more information about

**Work Without Limits  
Benefits Counseling**

call toll-free

**1-877-YES-WORK**

(1-877-937-9675)

or visit

[workwithoutlimits.org](http://workwithoutlimits.org)