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## **EMPLOYMENT:** Social Security (SSI) Work Incentives at a Glance

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*The following information was excerpted from Working While Disabled - How We Can Help, 2013 SSA Publication No. 05-10095. Numbers have been updated for 2025.*

### **SSI WORK INCENTIVES**

**Continuation of SSI** - SSI payments are made to people age 65, blind or disabled and have little income or resources. If you are disabled and work despite your disability, you may continue to receive payments until your earnings, added with any other income, exceed the SSI income limits. This limit is different in every state. Even if your SSI payments stop, your Medicaid coverage usually will continue if your earnings are less than your state level.

**Expedited Reinstatement** - If we stopped your payments because of your earnings and you become unable to work again because of your medical condition, you may ask us to start your payments again. You will not have to file a new disability application if you make this request within five years after the month your benefits stopped.

**Work Expenses Related to Your Disability** - If you work, you may have to pay for certain items and services that people without disabilities do not pay for. For example, because of your medical condition, you may need to take a taxi to work, instead of public transportation. We may be able to deduct the cost of the taxi from your monthly earnings before we determine if you are still eligible for benefits.

**Plan To Achieve Self-Support** - If we approve your plan for a work goal that will reduce your dependence on SSI or help you leave the SSI rolls, any money you use for this purpose will not be counted when we figure out how your current income and resources affect your payment amount. For more information, ask for *Working While Disabled - A Guide To Plans For Achieving Self-Support* (Publication No. 05-11017).

**Students With Disabilities** - We do not count up to \$2,350 of your earnings a month in 2025 (maximum of \$9,460 for 2025) when we compute your SSI payment amount if you are under age 22 and go to school or are in a training program on a regular basis.

**How Your Earnings Affect Your SSI Payments** - The amount of your SSI payments is based on how much other income you have. When your other income goes up, your SSI payments usually go down. So when you earn more than the SSI limit, your payments will stop for those months. But, your payments will automatically start again for any month your income drops to less than the SSI limits. Just tell us if your earnings are reduced, or if you stop working.

If your only income besides SSI is the money you make from your job, then we do not count the first \$65 of your monthly earnings. We deduct from your SSI payments 50 cents of every dollar you earn after the \$65 deduction.

Example: You work and earn \$1,000 in a month. You receive no other income besides your earnings and your SSI.

$$\begin{array}{r} \$1,000 \\ - \$65 \underline{\hspace{1.5cm}} \\ \$935 \text{ Divided by } 2 = \$467.50 \end{array}$$

We would deduct \$467.50 from your SSI payment.

You may be eligible for a “plan to achieve self-support” which allows you to use money and resources for a specific work goal. These funds do not count when we figure out how your current income and resources affect your benefit amount.

**How Long Your Medicaid Will Continue** - In general, your Medicaid coverage will continue, even after your SSI payments stop, until your income reaches a certain level. That level varies with each state and reflects the cost of health care in your state. (We can tell you the Medicaid level for your state.) However, if your health care costs are higher than this level, you can have more income and keep your Medicaid. In most states, for your Medicaid to continue, you must:

- Need it to work;
- Be unable to afford similar medical coverage without SSI;
- Continue to have a disabling condition; and
- Meet all other SSI eligibility requirements

If you qualify for Medicaid under these rules, we will review your case from time to time to see if you are still disabled or blind and still earn less than your state's allowable level.