

It is a common misconception that individuals with disabilities who receive SSI or SSDI cannot work because they may lose their benefits. Benefits are complicated, but with proper planning most people will be able to work and retain essential benefits. This is a brief overview. For more in-depth information, we recommend you connect with a benefits planner to help you understand the impact of working on your benefits.

Q. I receive Supplemental Security Income (SSI), if I work will I lose my SSI cash payment?

A. When you work and are on SSI, you may keep the first \$65 (if you have no other unearned income) and then you will also keep ½ of the remainder of your income until you reach the “break-even point” and your payment is zero (for 2023, this earned income amount is \$1913 per month).

For Example:

The person earns:

\$500 a month
- \$20 general exclusion
- \$65 earned income exclusion
= \$415 divided by half = \$207.50 (countable income)

The full SSI payment for 2023 is \$914 per month. You would then subtract \$207.50 (countable income) = \$706.50

This means the person would receive \$500 in earnings and \$706.50 in SSI payment for a total of \$1,206.50 per month. (Not sure how to do this math)

Q. Will I lose my Medicaid if I work?

A. Sometimes when you are earning more money the most important benefit to retain is the support services needed through Medicaid. These supports may include Personal Care Services or Job coaching. There are several ways to retain Medicaid services while continuing to build your income through employment.

Resources: Most Medicaid programs require you to keep your assets under \$2,000 for a single individual and \$3,000 for a couple. There are ways to save above the \$2,000/\$3,000 limit by utilizing:

- ABLE account
- Developmental Disabilities Endowment Trust II account (DDETf), or having a private self-settled Special Needs trust,
- Medicaid through the Apple Health for Workers with Disabilities program.

Income: There are also ways to make more money and retain your Medicaid benefits. These include:

- 1619(b)—an extended Medicaid program connected to SSI. Earned income can be up to \$48,677 (2023 amount) under the standard income limit, and individualized thresholds can be established for individuals with greater reliance/expenses for Medicaid
- The DDA Medicaid Waiver Special Income Level, which has a gross income limit of \$2,349 (for 2020) (COULD NOT FIND)
- Social Security Work Incentives, which can reduce countable income. These work incentives can include the Student Earned Income Exclusion, Plans for Achieving Self Support (PASS) and Impairment Related Work Expenses (IRWE).
- Apple Health for Workers with Disabilities program (HWD). In the Apple Health for Workers with Disabilities, individuals pay a premium, based on income to maintain their Medicaid services. There are no income or asset limits for this program.

Q. How much can I make if I receive SSDI (Social Security Disability Income).

A. The 2023 monthly earnings threshold for SSDI is \$1,470 (\$2460 if you're blind) a month. SSDI is different from SSI – you either receive all of the payment or none of the payment. Your SSDI payment is related to your employment record, and/or it may be related to your retired or deceased parents Social Security, if they are taking benefits. There are ways to reduce the countable income through PASS and IRWE plans. By utilizing these work incentives you may be able to work more, depending upon your individual support needs.

Q. Can I receive both SSI and SSDI?

A. Yes, as long as your monthly earnings do not exceed \$1470 (\$2460 if you're blind) you will keep all of your SSDI payment, although SSI will reduce your cash benefit by the amount of the SSDI check. You can stay Medicaid eligible by keeping your assets under the \$2,000 limit, or by utilizing the work incentives and programs related to resources mentioned above.

Q. Do the income limits and benefit amounts ever change?

A. Yes, benefit amounts and earning limits often increase each year usually on January 1st. You will want to inquire to see what the current limit is before making benefits decisions.

Q. Where can I go to receive benefits planning?

A. Your employment vendor may have basic information about benefits. If you are a client of DVR (Department of Vocational Rehabilitation) or the DSB (Department of Services for the Blind) you can request a free benefits analysis. You can also request a free benefits analysis from PLAN to Work at 866-497-9443

Resources

- **Information about Working and Benefits:** <http://www.disabledworkersusa.com/faqs/>
- **Myths about Working and Benefits:** https://choosework.ssa.gov/Assets/docs-materials/SSA_3_Biggest_Myths_Flyer-Final-2.pdf
- **Information about Benefits Planning in Washington State:** <https://www.dshs.wa.gov/office-of-the-secretary/benefits-planning>
- **Social Security Work Incentives:** <https://www.ssa.gov/disabilityresearch/wi/generalinfo.htm>
- **Information about ABLE Accounts:** <http://www.ablenrc.org/about/what-are-able-accounts>
- **Developmental Disabilities Endowment Trust Fund:** <http://ddetf.wa.gov/>
- **Information about Special Needs Trusts:** <http://arcofkingcounty.org/resource-guide/legal/special-need-trusts-wills.html>
- **Information about Apple Health for Workers with Disabilities (HWD):** <https://www.dshs.wa.gov/esa/community-services-offices/apple-health-workers-disabilities-hwd-program>

For more information contact The Arc of King County:
Ask@arcofkingcounty.org or call 206-829-7053

Countable income is the amount SSA subtracts from the benefit

Someone on SSI with a job that pays \$800/month gets exclusions from countable income

Gross Wages	\$800.00
Apply General Exclusion	-\$ 20.00
Subtotal	<u>\$780.00</u>
Apply Earned Income Exclusion	-\$65.00
Subtotal	<u>\$715.00</u>
Apply ½ earned income exclusion	÷2
Total Countable income	<u>\$357.50</u>

Remaining SSI after countable income is applied

SSI Full Benefit Rate:	\$914.00
Minus the countable income:	-\$357.50
Adjusted SSI Amount	<u>\$556.50</u>

Total income

Wages:	\$800.00
SSI amount	<u>+\$556.50</u>
Total	<u>\$1,356.50</u>

2023 Supplemental Security Income (SSI) and Medicaid

<u>Wages/NESE*</u>	<u>SSI</u>	<u>TOTAL</u>
Earnings = \$0.00	SSI=\$914.00	Total=\$914.00
Earnings = \$585	SSI=\$533	Total=\$1,249
Earnings = \$1,627 (BEP)	SSI=\$0.00 1619b Status: Keep connected to benefits even when receiving an SSI check	Total=\$1,627
Earnings = \$2,760**	SSI=\$0.00 1619b Status: SSI Status and Medicaid connected to SSI eligibility	Total=\$2,760*

*Net Earnings from Self-Employment (NESE) Sales – IRS Deductible Expenses x 0.9235/12=NESE

**The monthly amount is an estimate depending upon when you entered 1619b. The amount could be higher if you entered 1619b in the middle of the year. Please contact a benefits and work incentives counselor if you are nearing this number.