

## **Employment and Your Benefits FAQ**

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, an individual may keep the first \$85 (if you have no other unearned income) and then you also keep  $\frac{1}{2}$  of the remainder of your income until they reach the "break-even point" and your payment is zero. The full SSI payment is \$735 per month. So you will have more money than you would if you did not work. (See the example at the end.)

### **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. There are several ways to retain Medicaid while continuing to building your income through employment.

The most important thing to know to keep your Medicaid is that you will need to keep your assets under \$2000 for a single individual and \$3000 for a couple. Although there are ways to save above the \$2000/\$3000 limit: opening an ABLE account, opening a Developmental Disabilities Endowment Trust II account (DDLOT) or having a private self-settled Special Needs trust. (Paying a premium HWD)

There are also ways to make more money and retain your Medicaid benefits: these include a 1619b individual threshold, DDA special income limit (currently up to \$2205) and use of a Social Security Work Incentive plans: PASS (Plan to Achieve Self-Support) or IRWE (Impairment Related Work Expenses) or the Apple Healthcare for Workers with Disabilities program (AHWD). In the Apple Health for Workers with Disabilities, individuals pay a premium, based on income to maintain their Medicaid services.

### **Q. How much can I earn if I receive SSDI (Social Security Disability Income).**

**A.** The income limit for SSDI is \$1,170 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, or/and it may be related to your retired parents Social Security, if they are taking benefits. There are ways to reduce the countable income through PASS and IRWE plans. By utilizing these 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 earnings do not exceed \$1,170 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 \$2000 limit.

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

**A. Yes, benefit amounts and earning limits often increase each year usually on January 1<sup>st</sup>. 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](https://choosework.ssa.gov/Assets/docs-materials/SSA%203%20Biggest%20Myths%20Flyer-Final-2.pdf)

### **Information about Benefits Planning in Washington State:**

<https://www.dshs.wa.gov/ra/division-vocational-rehabilitation/benefits-planning>

### **Paths to Financial Eligibility for the DDA Home and Community Services (HCBS) waivers and long term employment supports through the County**

<https://www.dshs.wa.gov/sites/default/files/DDA/dda/documents/Paths%20to%20Financial%20Eligibility%20for%20DDA%20HCBS%20waivers%202017.pdf>

### **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 Healthcare for Workers with Disabilities (HWD)**

<https://www.dshs.wa.gov/esa/community-services-offices/apple-health-workers-disabilities-hwd-program>

### **Social Security Work Incentives:**

<https://www.ssa.gov/disabilityresearch/wi/generalinfo.htm>

## You have more money when you work and have SSI

Countable  
income is  
the amount

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

Gross Wages	\$800.00
Apply General Exclusion	<u>-\$ 20.00</u>
Subtotal	\$780.00
Apply Earned Income Exclusion	<u>-\$65.00</u>
Subtotal	\$715.00

### Remaining SSI after countable income is applied

SSI Full Benefit Rate:	\$735.00
Minus the countable income:	<u>-\$357.50</u>
Adjusted SSI Amount	\$377.50



### Total income

Wages:	\$800.00
SSI amount	<u>+\$377.50</u>
Total	\$1,177.50

