

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 subtract \$20 general exclusion (if you have no other unearned income), \$65 (work exclusion), and then divide by two. The remaining amount is subtracted from your SSI check.  
For 2025, the earned income break-even point is \$2019 per month. If you make that amount, your SSI payment will be zero.

**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 2025 is \$967 per month. You would then subtract \$207.50 (countable income) = \$759.50  
  
 This means the person would receive \$500 in earnings and \$759.50 in SSI payment for a total of \$1,259.50 per month.

**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: [Medicaid](#) | [DSHS](#)

- 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 60,181 (2025 amount) under the standard income limit, and individualized thresholds can be established for individuals with greater reliance/expenses for Medicaid 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 2025 monthly earnings threshold for SSDI is \$1,620 (\$2,700 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 \$1,620 (\$2,700 if you're blind) you will keep all 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 the 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:** <https://aptsuccess.com/>
- **Social Security Work Incentives:**  
<https://www.ssa.gov/disabilityresearch/wi/generalinfo.htm>
- **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](mailto: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	<u>-\$ 20.00</u>
Subtotal	\$780.00
Apply Earned Income Exclusion	<u>-\$65.00</u>
Subtotal	\$715.00
Apply ½ earned income exclusion	<u>÷2</u>
Total Countable income	\$357.50

**Remaining SSI after countable income is  
applied**

SSI Full Benefit Rate:	\$967.00
Minus the countable income:	<u>-\$357.50</u>
Adjusted SSI Amount	\$609.50

**Total income**

Wages:	\$800.00
SSI amount	<u>+\$609.50</u>
Total	\$1,409.50

## 2025 Supplemental Security Income (SSI) and Medicaid

<u>Wages/NESE*</u>	<u>SSI</u>	<u>TOTAL</u>
Earnings = \$0.00	SSI=\$967.00	Total=\$967.00
Earnings = \$585	SSI=\$533	Total=\$1,249
Earnings = \$1,627 (BEP)	SSI=\$0.00 <b>1619b Status:</b> Keep connected to benefits even when receiving an SSI check	Total=\$1,627
Earnings = \$2,760**	SSI=\$0.00 <b>1619b Status:</b> 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.