

# Supplemental Security Income Work Incentives

Social Security Administration (SSA)

## Purpose

Special rules make it possible for people with disabilities receiving Supplemental Security Income (SSI) to work and still receive monthly payments and Medicaid. Social Security calls these rules “work incentives.” One of Social Security’s highest priorities is to help people with disabilities achieve independence by helping them to take advantage of employment opportunities. Work incentives are rules intended to help SSI beneficiaries go to work by minimizing the risk of losing their SSI or Medicaid. Some incentives allow SSA to not count some income or resources. Other incentives allow individuals to continue to receive Medicaid coverage even though they are not receiving SSI cash benefits. Individuals may be entitled to take advantage of more than one work incentive program, depending on the types of income they receive; it will change the amount excluded and the SSI benefit amount.

## Contact(s)

Social Security  
Administration (SSA)  
(800) 772-1213  
[www.ssa.gov](http://www.ssa.gov)

## Financial Criteria

- See “Eligibility”

## Eligibility

- Persons receiving SSI.

## AT Services Provided/Covered

- No AT services are provided or covered.

## AT Devices Provided/Covered

- No AT devices are provided or covered. Work incentives may allow you to receive additional funds or Medicaid that can be used to purchase AT devices.

## Application Process

- Contact Social Security at (800) 772-1213 to discuss and develop any work incentive program that may benefit you.

## Pieces of the Puzzle

SSI has many different type of work incentives.

- Earned Income Exclusion - the first \$65 of earnings received is not counted toward income, plus one-half of the remaining earnings.
- General Income Exclusion - an additional \$20 of earnings is not counted toward income.
- Ticket to Work is a program for individuals with disabilities who want to work and participate in planning their employment. A Ticket increases available choices when obtaining employment services, vocational rehabilitation services and other support services needed to keep a job. It is a free and voluntary service. Individuals can use the Ticket if they choose, but there is no penalty for not using it. Individuals might not be subject to a continuing disability review while they are using their Ticket.
- Impairment-Related Work Expenses (IRWE) - SSA deducts the cost of certain impairment-related items and services from gross earnings when deciding if it is "countable earnings". If an individual is receiving SSI benefits, SSA will exclude IRWE from earned income when they figure monthly payments.
- Student Earned Income Exclusion - is for individuals under age 22 and regularly attending school. In 2015, SSA does not count up to \$1,780 of earned income per month when they figure SSI payment amount. The maximum yearly exclusion is \$7,180. These amounts are adjusted yearly based on cost-of-living.
- Plan to Achieve Self-Support (PASS) allows an individual to set aside other income besides their SSI and/or resources for a specified period of time so that they may pursue a work goal, as long as the expenses are related to achieving their work goal.
- Blind Work Expenses (BWE) - SSA does not count any earned income that is used to meet expenses that are needed to earn that income in deciding the SSI eligibility and the payment amount. To qualify an individual must be eligible for SSI based on blindness. The BWE items do not have to be related to the blindness. When SSA figures the SSI payment amount, they treat items as BWE instead of IRWE. SSA does it this way because it always results in a higher SSI payment amount.
- Property Essential to Self-Support (PESS) - SSA does not count some resources that are essential to means of self-support.
- Subsidy and Special Conditions - SSA will consider the existence of a subsidy and/or special conditions when they make a Substantial Gainful Activity (SGA) decision. SSA uses only earnings that represent the real value of the work performed to decide if the work is at the SGA level.
- Special SSI Payments for Individuals Who Work – Under Section 1619(a) an individual can receive SSI cash payments even when earned income is at the Substantial Gainful Activity (SGA) level.
- Reinstating SSI Eligibility Without a New Application - If an individual has been ineligible for a SSI payment due to work, SSA may be able to restart SSI cash payment again at any time without a new application.

- Special Benefits for Individuals Eligible under Section 1619 Who Enter a Medical Facility - If the individual is working and eligible under section 1619, they may receive an SSI cash benefit for up to 2 months while in a Medicaid facility or a public medical or psychiatric facility.
- Medicaid While Working under Section 1619(b) - After the individual returns to work, their Medicaid coverage can continue, even if their earnings become too high for an SSI cash payment.
- If SSI is not received because of excess income or resources, deducting impairment-related work expenses may help an individual to qualify for SSI.
- Often a person has to pay for the work-related services and items (including AT) over a period of time. Many vendors require the full payment at the time of purchase. Therefore, a person may want to borrow money from the ABLE Tech Financial Loan Program and deduct the payments as an IRWE or incorporate the payments as a PASS. Contact ABLE Tech for more information by calling (888) 885-5588.