



Supplemental Security Income (SSI) and Work

Social Security Disability, SSI and Work

Implications of working for adults receiving SSI disability payments

Two different disability programs are available through the Social Security Administration. Social Security Disability Income (SSDI) is for people who have accumulated work credits over years of working and who now qualify for disability benefits. Supplemental Security Income (SSI) is available to low-income people with disabilities who have never worked or have not worked long enough to earn SSDI work credits. This fact sheet will focus on SSI. Information on work incentives for both programs is available in the “Working While Disabled” brochure at <https://www.ssa.gov/pubs/EN-05-10095.pdf>.

Some adults with disabilities are able and want to work. This fact sheet will cover work incentives that help SSI recipients work. Information on special needs trusts to help a recipient of SSI protect earnings and eligibility is available in the Family Voices Indiana Fact Sheet **Planning for the Future**.

With SSI, recipients continue to receive benefits while working until their pay and any other income exceed the income limits for SSI. In Indiana, this is \$2,000 per month for an individual or \$3,000 a month for a couple. Even if your SSI payments stop, your Medicaid can stay in place if you are eligible for Medicaid under a waiver plan.

If your only income is from SSI and a job, SSI won't count your first \$85 of work income. After that, your SSI benefit will drop 50 cents for every dollar you make over \$85 a month. (For instance, if you make \$185 in a month, your benefit will drop \$50—half the amount of income after \$85.) If you lose a job or earn less than normal in any month, be sure to let the Social Security Administration know so your benefits can be restored.

SSI Work Incentives

Expedited reinstatement

If your benefits stop because you're earning more than the “substantial” limit, and you lose that income in the five years following the loss of benefits, you'll be able to reapply without medical review or creating a new application, based on your previous eligibility.

To learn more about these and other programs, contact Family Voices Indiana. We will assist you as you navigate health care systems and services, especially those available to individuals with special health care needs.
1-844-F2F-INFO
1-844-323-4636
Fvindiana.org



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Disability-related work expenses

If you need to pay for things so you can work due to your disability, you may be able to deduct those expenses from your income before your monthly earnings are counted for eligibility.

Ticket to Work

This program can allow you to receive free training, vocational rehabilitation, job referrals and other help for finding a job and working. Find out more about Ticket to Work at <https://www.ssa.gov/work/> or download its brochure at <https://www.ssa.gov/pubs/EN-05-10061.pdf>.

Student incentives

If you are under 22 years of age and go to school or regularly attend a training program, the government will deduct \$1,780 from your monthly income when considering your eligibility for SSI.

PASS Program (Plan to Achieve Self Support)

You can make a work plan with the help of SSI, counselors and others in your life if needed to set a work goal and determine what you will need to achieve that goal. If you choose to work on a PASS plan, any money you need to work on the plan and goal is not counted as income. More information on this program is in the Working While Disabled brochure at <https://www.ssa.gov/pubs/EN-05-10095.pdf>.

For help in understanding SSI, contact the Social Security Administration by calling 1-800-772-1213 (or TTY 1-800-325-0778), or visit <https://www.ssa.gov/ssi/>. You may also contact Family Voices Indiana for more information at 1-844-323-4636, or by email info@fvindiana.org

Programs and systems change often. It is important to ensure that you are using the most current information. This Fact Sheet was updated June 2016. Please check http://fvindiana.org/fact_sheets for the most recent edition.

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