



# Disability Benefits Counseling

## SSI/SSDI and Employment

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### What is Supplemental Security Income (SSI)?

SSI is a monthly Social Security disability benefit program that is strictly need-based, according to income and assets, and is funded by public taxes. SSI is a *means-tested program*; it has nothing to do with work history, but strictly with financial need. To meet SSI income requirements, you must have less than \$2,000 in assets (or \$3,000 for a couple) and a very limited income.

People with disabilities who are eligible under the income requirements for SSI are also able to receive Medicaid in the state they live in. SSI benefits are received on the first of the month.

### SSI Work Incentives include:

- Student Earned Income Exclusion.
- Earned Income Exclusion.
- Impairment Related Work Expenses.
- If not eligible for your cash benefit due to work, you may be able to continue to receive Medicaid.
- Section 301 benefits may provide for continuation of SSI and/or SSDI payments after your impairment ceases to be disabling if you are participating in a state vocational rehabilitation program.
- Expedited Reinstatement.
- PASS (Plan to Achieve Self-Support), which helps individuals with disabilities return to work.

**Work incentives help individuals who work and receive benefits.** Your benefits specialist can help you understand which incentives can be most advantageous for you.

### What is a VR Benefits Specialist?

A VR Benefits Specialist is certified and has extensive training on how employment may affect your Social Security benefits. You may request that benefit planning be included in your vocational plan.

### What is Social Security Disability Insurance (SSDI)?

SSDI is a monthly disability benefit funded through payroll taxes. Recipients are considered insured because they have worked for a certain number of years and have made contributions to the Social Security trust fund in the form of FICA taxes. SSDI candidates must be younger than 66 and have earned enough work credits. After receiving SSDI for two years, a person with a disability will become eligible for Medicare.

The spouse and dependents of a person with a disability may be eligible to receive partial dependent benefits, called auxiliary benefits. However, only adults over the age of 18 can receive the SSDI disability benefit.

### SSDI Work Incentives include:

- 9 Trial Work Period Months.
- Extended Period of Eligibility.
- Expedited Period of Reinstatement.
- Impairment Related Work Expenses.
- Extended Period of Medicare Coverage.

# Frequently Asked Questions

## Will I lose my cash benefit if I go to work?

Not necessarily. Each person's situation is different. A VR Benefits Specialist can examine your specific situation with you, to help you make the most informed choice.

## How much money can I earn and still keep my cash benefit?

It depends on your specific benefits and individual work goals. A VR Benefits Specialist can help you make the most informed choices.

## How will working wages affect my SSI?

- Social Security does not count the first \$20 of unearned income each month.
- Social Security does not count the first \$65 of earned income. Only half of any amount over \$65 will count against your SSI benefit.

Example: If you make \$865 in August, Social Security will subtract \$65, which leaves \$800. Social Security then divides \$800 by 2, which is \$400. As a result, Social Security will subtract \$400 from your SSI benefit on the 1st of October.

*Working wages + new SSI check = higher income.*

## Are you receiving SSI, under the age of 22, and attending school full time?

Talk to your Benefits Specialist about a work incentive called Student Earned Income Exclusion.

## Are you paying any out of pocket expenses related to your disability that you are not reimbursed for?

*Out of pocket expenses may include medications (prescription or over the counter), and/or co-pays for medical appointments.*

Ask your local Benefits Specialist about Impairment Related Work Expenses.

## Are you thinking about getting married?

Your local Benefits Specialist can help you understand how marriage may affect the cash amount you are currently receiving.

## What if I stop working?

You must let Social Security know immediately. As a result, your benefit may resume two months after you inform Social Security of the change.

## How do I report my earnings to Social Security?

You must report all work earnings by the 10th of the following month. A Benefits Specialist at your local Vocational Rehabilitation office can assist you with this if you are a current or former consumer (your case must have been successfully closed with VR).

Example: All earnings from January must be reported by February 10th.



## For more information

Contact your local VR office and ask to meet with a Benefits Specialist.

Find your local office at [offices.scvrd.net](https://offices.scvrd.net).

*The Vocational Rehabilitation program receives 78.7 percent of its funding through a grant from the U.S. Department of Education. For Federal fiscal year 2019, the total amount of grant funds awarded were \$46,501,985. The remaining 21.3 percent of the costs (\$12,585,671) were funded by state appropriations.*



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