



Employment and Supplemental Security Income (SSI)

The Social Security Administration has created a number of work incentives designed to assist people receiving Supplemental Security Income (SSI) go to work without worrying about losing their SSI benefits. This information sheet provides an overview of terms used and basic information about work incentives. You are encouraged to find out how these work incentives apply to your specific situation by talking with a qualified benefits counselor. See below for contact information.

Basic Information

- Social Security wants to support you when you work and they will adjust your SSI check depending on your gross earnings (before taxes) from work and the bottom line is that you will always have more money when you are working than when you are not.
- In 2008 in Pennsylvania you can get a job earning up to \$28,554 per year and still receive your SSI Medicaid coverage. For example, you would continue to be covered by Health Partners or Keystone Mercy, or Americhoice.
- If you are a student under the age of 22, you can earn up to \$1,550 gross per month and up to \$6,240 per year without having your SSI check adjusted. This is known as the Student Earned Income Exclusion (SEIE).
- Social Security credits expenses you pay for that allow you to work (e.g., some transportation costs, wheelchair, prosthesis, medicines, etc.). These are called "Impairment Related Work Incentives" (IRWE).
- In addition, a Plan to Achieve Self Support (PASS) is a way to set aside money to further employment goals through education, vocational training or starting your own business. With an approved PASS plan, Social Security does not count wages that you set aside under your PASS when they figure your SSI payment amount.
- When you have wages, Social Security looks at your gross monthly earnings and enters that amount into a calculator. From that amount they "disregard" (excludes) a small amount. Then for every \$2 you earn, Social Security subtracts \$1 from your SSI check. Remember this; when you add your take home pay to your adjusted SSI check you will always have more money than when you were just getting your SSI check.
- If the resulting calculations (using all of applicable work incentives) adjust your SSI check to \$0 this does not mean that you are not on SSI. It means you have a \$0 "cash benefit", and yet you meet the following qualifications, you keep your Medicaid (health) coverage:
 1. You still have your disability
 2. Your personal resources are less than \$2000
 3. Your SSI was adjusted to \$0 because of what you earned at work
 4. You need, use and want your Medicaid coverage.

When your SSI has been adjusted to \$0, then it means that you are working and earning at least \$1,414 gross a month and are using another Social Security Work Incentive (1619B).

If you are interested in learning more about work incentives please call:

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