



## Social Security Benefits for People with Disabilities

### **SUPPLEMENTAL SECURITY INCOME (SSI)**

**SSI is a program that offers a monthly cash benefit to individuals who are aged, blind or have a disability and have limited income and resources. Many people who receive SSI have earnings as well.**

### **SSI BENEFIT ADJUSTMENTS WHEN WORKING**

When you are on SSI and go to work, your SSI cash benefit amount will be adjusted according to how much you are earning. You need to report new employment to Social Security by sending them a copy of your pay stub. You also need to let Social Security know what you expect your gross (before tax) earnings will be per month and you need to report your earnings monthly.

Wages can be reported at a local Social Security office, using the automated SSI Telephone Wage Reporting Service, SSI Mobile Wage Reporting App, *my* Social Security online wage reporting tool, and at the following link: <https://www.ssa.gov/redbook/eng/howtoeachus.htm> .

When you first go to work, you must first report your earnings to Social Security so they can adjust your check (payment), so you are not overpaid.

If earnings go down significantly or stop, you need to report this to Social Security quickly so that they can take action to have SSI increased (or started up again if it had stopped). If you or your employer provides written proof of the change in earnings (copy of paycheck stub that shows hours, rate of pay, etc. or a letter from your employer giving the detailed information on the change in earnings), SSI can be adjusted within an average of two to four weeks.

Some individuals may also be eligible for Unemployment Benefits. The amount received from Unemployment will be used to determine how much SSI, if any, an individual will receive (Unemployment may be higher than SSI). You must report your Unemployment Benefits to Social Security as soon as you receive them.

### **WORK INCENTIVES AVAILABLE UNDER SSI:**

SSI recipients who are working may be eligible for a number of work incentives, such as:

- **IMPAIRMENT-RELATED WORK EXPENSES (IRWE)**

It often costs more for a person with a disability to work than for other people. Many of these expenses are a result of the disability. Medication you need in order to be able to work, a large screen computer to help you see, wheelchairs, are all items that may be necessary to permit you to work. When **you pay for these types of items yourself**, Social Security excludes the cost of them in counting your income to figure the amount of your SSI payment. Individuals who are blind may be eligible for Blind Work Expenses (BWE). (If you are blind, please request our SSI pamphlet that explains work incentives for the blind.) Use the worksheet shown on page 4 to see how IRWE's affect your SSI.

## **What Expenses Can be Deducted for IRWE's?**

Some examples of items that may be eligible IRWEs (if you pay for them yourself) are:

- ❖ Costs of medicine get to and from work
- ❖ Pacemakers, braces, and artificial limbs
- ❖ Modifications to your home, car, etc.
- ❖ Attendant care services needed to prepare for work, perform at work, or to
- ❖ Some transportation costs to get to work
- ❖ Job coaching

- **PLAN TO ACHIEVE SELF SUPPORT (PASS)**

If you are presently receiving monthly SSI and are working or have a combination of SSI and SSDI benefits with or without work, you may be able to use Social Security's PASS program. You will need to have an idea about the work you will do that will bring you closer to independence. Then, you will need to develop your idea into what Social Security calls a "Plan to Achieve Self-Support" or PASS. A PASS can then help you pay for such things as a training program, job coaching, or a car if they are necessary for work or assistance with starting a business.

## **Who May Have A Plan?**

Any person who receives SSI because of a disability or blindness may have a PASS Plan as long as you also have earnings and/or other unearned income, such as SSDI or Veterans Benefits, to put into your PASS savings. Sometimes, people also put their savings into a PASS, which then makes them eligible for SSI. If Social Security approves your Plan, the income, or resources that you set aside will not count in figuring your eligibility for SSI payments. Because of your PASS savings, you will generally get a higher SSI check. The money set aside in a PASS Plan also does not count toward the SSI resource limit of \$2,000 for an individual or \$3,000 for a couple. All income or savings set aside under a PASS, must be used in accordance with your Social Security approved PASS.

- **TICKET TO WORK**

The Ticket to Work is available to provide Social Security beneficiaries with the support needed to transition to greater financial independence and self-sufficiency. Eligible beneficiaries may choose to assign their Ticket to an Employment Network (EN) or the Bureau of Rehabilitative Services (BRS) to obtain the supports and services needed to find and maintain employment. SSA will not conduct a review of your medical condition if you have a signed employment plan and are meeting SSA's standards for timely progress toward your employment goal. Additional information is available by calling the Help Line at 866-968-7842 or 866-833-2967 TTY or online at <https://choosework.ssa.gov>.

- **STUDENT EARNED INCOME EXCLUSION**

Individuals under age 22 who regularly attend school may be eligible for this exclusion. As of January 1, 2023, if you qualify for the Student Earned Income Exclusion, you can earn up to \$2,220 per month, with a maximum of \$8,950 in earnings for 2023, and still keep your full SSI payment. If you earn more than this, you are still entitled to the other income exclusions that are available to all SSI recipients. Most students eligible for this work incentive will see no change in their SSI checks. You can use this work incentive during the summer months while not attending school as long as you are planning to return to school in the fall. You must report your student status to Social Security to be able to use this work incentive.

## **Continued Medicaid Benefits for Working SSI Recipients**

Your Medicaid coverage can continue even if your earnings alone or in combination with other income, cause you to lose your SSI cash payment. Medicaid benefits will be protected until your earnings go above \$54,502 (2023) as long as you continue to have a disability. This rule is called 1619(b) (the Connecticut Department of Social Services calls this SO4). In order to keep

your Medicaid, your liquid assets cannot exceed \$2,000 for a single individual or \$3,000 for a couple. The home you live in and one vehicle are not counted as assets. Other accounts are evaluated on an individual basis to determine if they are counted as liquid assets.

Even if your income and/or assets go above these amounts, you may still be able to keep Medicaid (see MED-Connect below).

If you are eligible for continued Medicaid under this rule, you will receive a yearly questionnaire from Social Security asking whether you still need this coverage. You must be sure to return this to Social Security promptly.

If you are on SSI and Medicaid and your SSI cash benefit stops due to new earnings, you will be eligible for SSI as long as your liquid assets are below \$2,000 and you continue to meet Social Security's disability requirements.

### **MED-Connect**

If you are 18 years of age or older and continue to meet Social Security's definition of disability, you may continue on Medicaid even when your income and/or assets exceed the usual limits for 1619(b)/SO4 that were described above. In Connecticut, this program is called MED-Connect.

To be eligible, you must work and pay F.I.C.A. taxes or have bonafide wage stubs proving earnings if not paying F.I.C.A. You can have income of up to \$75,000 annually (\$6,250 a month) and be eligible for Medicaid/Title XIX on a sliding scale buy-in. (Spouse's income is not considered in determining initial eligibility but is used to determine if you will have to pay a premium.) Liquid assets must be below \$10,000 for a single person or below \$15,000 for a couple. Your home and one vehicle are not counted as assets. Monies held in retirement accounts, medical accounts, individual development accounts, and accounts for disability related expenses are excluded.

Even if you are found to be medically improved by Social Security but continue to have a severe medically determinable impairment you can maintain Medicaid as long as you continue to work and earn a monthly wage equal to or greater than the Federal minimum wage times 40 (Currently \$7.25/hour so earnings per month must be at least  $\$7.25 \times 40 = \$290.00$ ). **You will then be under the Title XIX Medically Improved Group.**

### **Reinstating SSI Eligibility**

If you have stayed on Medicaid/Title XIX, under 1619(b)/SO4 (because you were on Medicaid at the time that your earnings were high enough that your SSI checks stopped), you will only need to contact Social Security and provide proof that your earnings are low enough that you can now receive an SSI check.

If you earned too much or had too much in savings to stay on Medicaid under 1619(b), there is another work incentive, called Expedited Reinstatement, which allows you to go back on SSI without a new application. It must be within five (5) years from the month your benefits were terminated due to your earnings and/or savings. You can request to have your benefits started again without having to complete a new application, as long as you are below the \$2,000 asset limit. You can receive benefits for up to six (6) months on a provisional (temporary) basis while a determination is made about restarting your benefits.

**COMBINED SSI BENEFITS CALCULATION  
(WITH EARNINGS ONLY)**

If an individual has earnings only, SSI benefits are computed as follows:

<b><u>STEP 1</u></b>	\$	Earned Income
-	\$ <b>85.00</b>	Earned Income exclusion plus general exclusion
=	\$ _____	Subtotal
-	\$ _____	IRWE's (if applicable)
=	\$ _____	Subtotal
	<u>2</u>	Divide by 2
	\$ _____	Countable Earned Income

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<b><u>STEP 2</u></b>	\$ <b>914.00</b>	Federal Benefit Rate (2023 max. annual FBR) *
-	\$ _____	Countable earned income from Step 1
=	\$ _____	SSI

**COMBINED SSI BENEFITS CALCULATION  
(WITH BOTH EARNED AND UNEARNED INCOME)**

If you are receiving SSI with another benefit such as SSDI, VA or Unemployment, SSI benefits are computed as follows:

<b><u>STEP 1</u></b>	Unearned income **(SSDI, VA Benefits, etc.)	<b><u>STEP 2</u></b>	Earned income
- \$20.00	General exclusion	- \$20.00	General exclusion (if not used in step 1)
= _____	Countable unearned income	_____	Remainder
		- \$65.00	Earned Income exclusion
		= _____	Calculated difference
		- _____	IRWE (if applicable)
		= _____	Subtotal
		<u>2</u>	Divide by 2
		= _____	Countable earned income

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<b><u>STEP 3</u></b>	Countable unearned income	<b><u>STEP 4</u></b>	\$ <b>914.00</b> Federal Benefit Rate (2023 Max. FBR) *
+ _____	Countable earned income	- _____	Total countable income from Step 3
= _____	Total countable income	= _____	SSI

**INCOME AVAILABLE**

	_____	Gross earnings
+	_____	SSDI (and/or other unearned income)
+	_____	SSI
=	_____	Total monthly income
-	_____	IRWE (if applicable)
=	_____	Subtotal
+	_____	STATE SUPPLEMENT (if applicable)
=	_____	Total Gross Income

\* Use actual SSI federal benefit rate per month for an individual. It will generally be maximum SSI of \$914.00 for annual 2023 FBR but can be less.

\*\*Welfare benefits such as State Supplement and SSI are not included.

**For more information about the ways work affects State Supplement, Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), Medicare, Medicaid and other benefits and services, contact a Benefits Specialist in your area. To find the Benefits Specialist closest to you call:**

**The Connect to Work Project**  
**Department of Aging and Disability Services/Bureau of Rehabilitation Services**  
**(800) 773-4636**

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The Department of Aging and Disability Services' programs are available to all applicants and recipients without regard to race, color, creed, sex, sexual orientation, age, disabilities, learning disabilities, national origin, ancestry or language barriers. Auxiliary aids are also available for blind or visually impaired persons.

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