



Work and Supplemental Security Income (SSI) Benefits

A Tip Sheet from the Independent Futures that Works! Project

Individuals with disabilities who receive Supplemental Security Income (SSI) due to their disability may have concerns about the impact working may have on their SSI benefits. Benefits counseling can provide guidance and support to help make informed decisions about one's benefits.

Benefits Counseling helps with:

- **Understanding Benefits:** Benefits counselors can explain everything about SSI benefits. They'll talk about how much money you get each month, healthcare coverage through Medicare or Medicaid, and any other benefits. They can also tell you how to qualify, apply, and if anything might change your SSI benefits.
- **Maximizing Money:** They can help you figure out how working or other income might affect SSI benefits. They'll guide you through programs like the Ticket to Work, which supports people with disabilities in finding jobs.
- **Learning and Feeling Empowered:** Benefits counseling gives you knowledge and resources. You'll know your rights, understand the Social Security system better, and make smart choices about your child's financial future.

How to Get Benefits Counseling:

Find a WIPA Provider: Benefits counseling is provided by a Work Incentives Planning and Assistance (WIPA) provider. To locate a WIPA provider, go to:

<https://choosework.ssa.gov/findhelp/>

or scan the QR code below.



Understanding How Work Affects SSI Benefits:

- **Special Rules for SSI Beneficiaries:** The Social Security Administration (SSA) has rules that let people on SSI work and still get monthly payments. They also have programs like Work Incentives and the Ticket to Work program to support those interested in working.
- **Work Incentives:** These include continued cash benefits while working, keeping Medicare or Medicaid while working, and assistance with education, training, and rehabilitation for new job skills.
- **Ticket to Work:** This program offers free vocational rehab services, job training, job referrals, and employment support. Learn more at <https://choosework.ssa.gov/about/get-started-today/> or call 1-866-968-7842 (TTY: 1-866-833-2967) between 8 a.m. and 8 p.m. ET.
- **Income Limits Vary:** Individuals can earn money while receiving SSI benefits. The SSA sets limits on how much can be earned and keep SSI income. The limit amount is defined by where one lives. Some work-related expenses can be deducted from this amount.
- **Plan to Achieve Success (PASS):** PASS is a plan to get things needed to reach work goals. Money used for this plan doesn't count toward your current income and resources for benefits. It can be used for education, transportation, and more. Learn more at <https://www.ssa.gov/pubs/EN-05-11017.pdf>.
- **Earnings Impact SSI Benefits:** SSI payments may stop if earnings go over the income limit. Payments start again when income drops below the limit. A benefits counselor can help one understand and navigate working while receiving benefits.
- **Report Changes to SSA:** Inform SSA when you start or stop working, if job duties, hours, or pay change, or when you pay work-related expenses due to your disability.
- **Report Monthly Earnings:** You can do this through a mySocialSecurity account, a toll-free automated system, or by calling SSA. Pay stubs can be submitted to your local SSA office.
- **Medicaid Coverage May Continue:** Even if SSI benefits stop, Medicaid may continue in some cases. Income requirements vary by state. If healthcare costs are high, more income may be allowed. Certain conditions must be met.



Rules for earning income can be complex and vary by state. Benefits counseling is the best way to understand the rules for working while receiving SSI and Medicaid benefits. It's worth getting help to enjoy the benefits of work and keep SSI benefits. Reach out to your state's WIPA benefits counseling agency or the Social Security Administration for more information.



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