



Supplemental Security Income (SSI) Work Incentives

Impairment Related Work Expenses (IRWE)

- ◆ Related to physical or mental impairment
- ◆ Needed in order to work
- ◆ Paid for by the individual with their own money
- ◆ Paid for in the month the individual is working
- ◆ Must be a reasonable cost

Examples

- ◆ Medical co-pay
- ◆ Attendant care
- ◆ Prosthesis
- ◆ Residential Modifications (exterior ramp, railing, pathway)

How IRWE work

- ◆ Help Decrease individuals total countable income
- ◆ For every \$2 a person spends on the IRWE total countable income decreases by \$1.
- ◆ This means the SSI payment will increase by \$1 for every \$2 spent.

<http://www.ssa.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm#a0=3>

Plan to Achieve Self-Support (PASS)

- ◆ Incentive to allow SSI recipients to set aside non-SSI income to save up for work-related expenses.
- ◆ Monies can come from SSDI, earnings, and other resources.
- ◆ Amount saved each month will not be counted.
- ◆ SSI payment will not decrease as amount is not counted.

What is required for a PASS:

- ◆ A very specific goal.
- ◆ Items or services to purchases to achieve the work goal must be listed and outlined.
- ◆ Additional income other than SSI to set aside.



SSI Break Even Point (BEP)

- ◆ The point where a person's earning will be enough to make the SSI payment \$0. This is not SGA for SSI.
- ◆ The Break Even Point will vary depending on how much unearned income a person has.
- ◆ For a person with NO unearned income in 2017, the BEP is \$1,555.

Medicaid While Working

- ◆ A program that allows individuals to continue to be eligible for Medicaid through 1619(b) if payment is reduced to \$0 due to earnings.
- ◆ Must need Medicaid to order to work.
- ◆ Assets and resources below \$2,000.
- ◆ Annual earnings of \$33,392 or below.
- ◆ Note there are ways to increase this amount if there are significant medical expenses.

Restarting SSI

- ◆ 12 month reinstatement period.
- ◆ Person has been ineligible for SSI for LESS than 12 months.
- ◆ Can restart SSI without filing a new application.
- ◆ This does not apply if they lost SSI due to a Continued Disability Review.

Retrospective Monthly Accounting

- ◆ The income a person makes in/receives in a month will affect them TWO months later. For example, January's income will affect you in February.