

SSI – Things to Know When You Are Working

(This is for folks who receive only SSI. If you receive a different benefit, talk to a Benefits Planner.)

1. Let Social Security (SSA) know when you start working.

- Why? Because your earned income will affect your SSI amount. After the first \$85, your SSI benefit will decrease. But remember, when you work and receive SSI, you will always, always, always have more money in your pocket.
- Call 1-800-772-1213 to report your job for the first time. You can also call your local office, but SSA prefers you call the 800# for this type of thing.
- Be prepared to give SSA information about your job, such as hours, hourly wages, job title, employer, etc.
- Set up with SSA how you will report wages MONTHLY. They will walk you through what you will need to do. You MUST report wages monthly. Lack of reporting is one of the main reasons overpayments occur.
 - Please note: SSA is starting to make representative payees pay back overpayments, so report wages monthly. Avoid the overpayment!
- Also let SSA know about the big things in life, such as starting and stopping a job, moving, if a parent retires, becomes disabled or passes away, if the beneficiary gets married or divorced, if they have children and other big things that can affect SSI benefits.

2. Report your wages monthly to SSA – avoid an overpayment.

- See above, but make sure you keep on top of this.
- If you feel this is too much, seek out a different representative payee to handle the SSI money for you or your loved one.
- As a rep payee, it is your responsibility to report monthly and annually and to make sure the SSI cash benefit is spent properly and **only on the beneficiary**.

3. Students working may be able to retain more of their SSI cash benefit.

- The Student Earned Income Exclusion (SEIE) is a work incentive for a beneficiary who is:
 - A current student
 - Under the age of 22
 - Working
 - Getting SSI
- The SEIE allows a student to possibly keep all or more of their SSI cash benefit and still work and earn wages. Talk to SSA about the SEIE.
- The SEIE allows a working student to exclude up to \$1,930 a month in gross earnings, with an annual limit of \$7,770 a year for 2021
- If you are going to leave school to go to work, think about this work incentive!

4. Be mindful of your resource limit for SSI and limits for your state benefits.

- If you want to save money, look into a special needs trust. This protects you from SSI resource rules and state resource rules around your state benefits.

5. Could an Impairment Related Work Expense be something you could use?

- An IRWE is a work incentive that allows you to deduct items you need to work but also have to do with your disability.
- It's exactly what it sounds like: Impairment Related (having to do with your disability), Work Expense (something paid out of pocket by you that enables you to work and you are not reimbursed by anyone, insurance, SSA, etc.).
- Through SSI, you might be able to get back 50% of your expense into your SSI check.
- Through SSDI or DAC, an IRWE can lower your monthly countable income ON PAPER, possibly helping you keep more of your cash benefit if working over the substantial gainful activity monthly limit of \$1,310 (for 2021).
- IRWE's have to be approved by Social Security.
- Example: Dora pays \$40 a month for her cell phone. She has a hearing impairment and does not use her phone to talk on. She texts her mother when she is coming and going from work (so it's a safety thing). When she is at work she types on her phone with her supervisor to learn what her daily to do list is. She pays \$40, she has a phone; she has a phone, she talks with her supervisor; she talks with her supervisor, she is able to work. Take away the \$40, take away the phone; take away the phone, take away communication to work; take away communication, take away work. Dora gets \$20 back into her SSI check every month, helping her pay for the expense that allows her to work.

6. How much can you make and not affect your SSI amount or Medicaid? A lot!

- SSI is reduced by earned income. \$20 is subtracted from your monthly gross earnings, next \$65 is subtracted, and finally SSI divides the remaining gross earnings by 2. That amount is what SSI looks at; it is called your countable earned income. (This is all good because you want SSI to look at less money. This is all on paper and does not affect your actual monthly earnings.)
- Your monthly countable earned income is subtracted from your SSI amount. (A full SSI amount is \$794 for 2021, but not everyone gets a full SSI amount.)
- Example: Michael makes \$685 a month in gross earnings. SSI subtracts \$20, bringing it to \$665. SSI then subtracts \$65, bringing the total to \$600. Finally, SSI divides by 2, making Michael's monthly countable income \$300. \$300 is subtracted from Michael's full SSI amount of \$794, bringing his new SSI adjusted amount to \$494. Now Michael has earnings of \$685 (before taxes) and an SSI check of \$494, giving him a monthly total amount of \$1,179. Way better than staying at home!
- If you zero out your SSI cash benefit because of earned income, you will go into what is called 1619(b) status. This is a work incentive that allows you to keep Medicaid even though your SSI cash benefit has zeroed out. While in 1619(b), you can earn up to \$41,112 a year in Washington State for 2021. That's a lot of money!
- The Break Even Point is the point of zeroing out your SSI perfectly; that amount is \$1,673. Anything over \$1,673 puts you into 1619(b) status. (if you are SSI only)
- If you zero out your cash benefit, KEEP REPORTING! You are still in SSI. Until you receive a termination letter from SSI, you are still part of that program. Don't cause an overpayment by not reporting!