

WORK & BENEFITS: How Your Child Can Earn Income and Keep Social Security

Employment is an especially important part of our identities. Working allows individuals with disabilities to be more independent, develop relationships, and feel valued as productive community members.

People with the most significant disabilities can work with the proper supports. However, sometimes, individuals (or their family members) are fearful that if they work and earn a paycheck, they will **lose critical benefits** like their Supplemental Security Income (SSI), their Social Security Disability Insurance (SSDI), or their Medicaid health coverage.

The **GOOD NEWS** is that there are **Work Incentive Programs from the Social Security Administration (SSA)** that allow people to work and KEEP their benefits. Some of these are based on a person's ability to engage in Substantial Gainful Activity (SGA). Earnings above SGA may disqualify a person for certain benefits if they don't use work incentives to reduce their countable income. See <https://www.ssa.gov/oact/cola/sga.html>

Here's where you **can get help** understanding more about the Work Incentives discussed in this document.

WHERE DO I FIND HELP?

You may want to take advantage of **Benefits Counseling** services to learn more about how to keep benefits while working. In addition to finding out **how working will affect benefits** such as SSDI, SSI, housing assistance, SNAP nutrition programs, and healthcare benefits, you can find out about **additional programs** for which you may be eligible. Here is some information about accessing benefits counseling:

Work Incentives Planning and Assistance (WIPA) projects. To access these services, call the SSA HelpLine at 1-866-833-2967 for assistance. You can also go to the <https://choosework.ssa.gov> website.

Work Incentives Special Advocacy (WISA) organizations are certified to provide work incentive counseling services to DARS clients and those who participate in Virginia's Developmental Disability (DD) Waiver program. Contact the Department for Aging and Rehabilitative Services (DARS) to find a WISA near you.

Department for Aging and Rehabilitative Services. If you are a client of DARS, the vocational rehabilitation agency, you can access benefits planning services. Talk to your vocational rehabilitation counselor.

Department for the Blind and Vision Impaired. If you are a client of DBVI, the vocational rehabilitation agency for people who are blind, you can access benefits planning services. Talk to your vocational rehabilitation counselor.

Developmental Disabilities (DD) Waiver: If you receive DD Waiver services, you can access benefits counseling as a waiver service. Talk to your case manager.



WORK INCENTIVES SO YOUR CHILD CAN WORK!

Earned Income Exclusion: SSA does not count the **first \$65 of earnings received in a month plus one-half of the remaining earnings** when determining the individual's SSI payment. This is one of the Earned Income Exclusions that may be available. See: <https://www.ssa.gov/OACT/COLA/incomexcluded.html>

Student Earned Income Exclusion: This SSI work incentive allows those under 22 regularly attending school to **exclude earnings** from their income. The amount excluded is adjusted every year. Requirements include attending school or a work program for a certain number of hours per week. See: <https://www.ssa.gov/ssi/spotlights/spot-student-earned-income.htm>

Impairment Related Work Expenses (IRWE): This SSI work incentive allows individuals to **deduct the cost of certain disability-related items and services** needed to work from gross income. These items can also be used for non-work purposes. Examples are transportation costs, attendant care, medical devices, medications, home modifications, and more. See: <https://www.ssa.gov/ssi/spotlights/spot-impairment-relatedwork.htm>

Plan to Achieve Self Support (PASS): A PASS lets individuals **set aside other income besides their SSI and/or resources to pursue a work goal** that will reduce or eliminate their SSI or Social Security Disability Insurance (SSDI). Income **under a PASS is not counted** when SSI initial and continuing eligibility are determined. A PASS can help the individual maintain SSI eligibility or increase their SSI amount because your countable income is reduced. See: <https://www.ssa.gov/ssi/spotlights/spot-plans-self-support.htm>

Expedited Reinstatement (EXR). EXR is a **safety net program for people who return to work and lose their SSDI and/or SSI**. If cash payments end due to earnings and the individual stops work within five years, they may be able to **have their benefits started right away** through a request for EXR. See: <https://www.ssa.gov/disabilityresearch/wi/exr.htm>

Trial Work Experience (TWP) and Extended Period of Eligibility (EPE): The Trial Work period is an **SSDI work incentive**. If your child receives SSDI, the TWP allows them to test their ability to work for at least nine months. During the TWP, they receive their full SSDI benefit payments, no matter how much they earn, as long as they report work activity and meet Social Security's disability rules.

After completing the TWP, the individual begins a 36-month **Extended Period of Eligibility (EPE)**. This is a safeguard for preserving benefits eligibility. During the EPE, a person receives benefits for all months during which they work, their earnings fall below the SGA level, and they meet SSA disability criteria. See: <https://choosework.ssa.gov/library/fact-sheet-trial-work-period-twp>

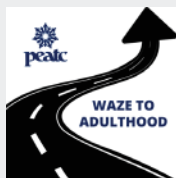
Medicaid Works: Medicaid Works is an important program that allows individuals with disabilities in Virginia to **keep their Medicaid and have significant resources and earnings**. Individuals must enroll before their income and resources go above a certain level. These figures change annually. You can learn more here, including income and earnings allowances: <https://www.dmas.virginia.gov/for-applicants/populations-served/for-adults/aged-blind-or-disabled/medicaid-works-medicaid-buy-in/>

1619B Program: This program allows individuals **to continue Medicaid coverage even if earnings** (alone or combined with other income) **become too high** for an SSI payment. In Virginia, Medicaid eligibility is determined separately from SSI eligibility. In Virginia, you will continue to be eligible for Medicaid under Section 1619 if you were eligible for Medicaid in the month before you became eligible for Section 1619. See: <https://www.ssa.gov/disabilityresearch/wi/1619b.htm>

Blind Work Expenses: SSA does not count **any earned income used to meet expenses necessary to earn that income** when SSA finds that you are eligible for SSI and figures out the payment amount. The BWE items do not have to relate to blindness. See: <https://www.ssa.gov/ssi/spotlights/spot-blind-work.htm>

These are just some of the Work Incentive Programs available. There are more, including those specific to people who receive SSI, SSDI, or both. See The Red Book—A Guide to Work Incentives for information on all these programs. Updates are published annually, even if the entire book is not updated. <https://www.ssa.gov/redbook>

ABLE Accounts: While not an SSA work incentive, ABLE Tax Advantaged accounts allow individuals to save up to \$100,000 without affecting their SSI and any amount without affecting their Medicaid benefits. Virginia's program is called ABLENow and is administered by Virginia 529, an independent state agency. Funds in an ABLE account belong to the individual with the disability, even if another person opens or manages the account. For more, go to www.ABLENow.com



www.peatc.org

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