

Working While on SSI: What You Need to Know

Getting a job does **not** mean your **SSI will stop right away**. The Social Security Administration (SSA) looks at **your income** (the money you earn or receive) and **your resources** (things you own like savings or a car) to decide your SSI.

To help you keep your benefits while working, SSA does not count all your income or resources. **Work Incentives** are there to help you keep your benefits while you work.

SSI Work Incentives That Help You Keep Your Benefits While Working

These work incentives help you keep your benefits while you work:

- **Student Earned Income Exclusion (SEIE):** If you are under 22 and going to school or training, some of the money you earn from work will not count.
- **Earned Income Exclusions:** The first \$65 you earn from working does not count against your SSI.
- **General Income Exclusions:** If you get money from other places (not your job), SSA will not count the first \$20.
- **Impairment Related Work Expenses (IRWE):** If you pay for work-related items or services (medication co-pays, equipment, transportation) to help you work, SSA will not count that money.
- **Blind Work Expenses (BWE):** If you are blind, SSA will not count any money you spend to help you work — even if it is not related to your blindness.
- **Plan for Achieving Self-Support (PASS):** You can save money for a job goal (like school or work supplies), and SSA will not count that money.
- **Subsidies and Special Conditions:** If your job gives you extra support or help (like a job coach or flexible hours) and this support is included in your paycheck, SSA will not count it.

If You Stop Working

These work incentives help you get SSI again without starting over.

- **Reinstating SSI Without a New Application:** If your SSI stopped because you are working, and you stop working, you can start getting it again later without out a new application.

- **Expedited Reinstatement:** If you stop working within 5 years of losing your SSI, SSA may restart your benefits quickly.

Saving Money with an ABLE Account

Work incentives can also help you save.

- **Achieving a Better Life Experience (ABLE) Account:** You can save extra money in an ABLE account without losing your SSI or Medicaid. You can use this money for things you need because of your disability. Family and friends can also put money into your account.

Medicaid Buy-In: The Sherlock Plan

If you live in Rhode Island and have a disability, you might be able to keep **Medicaid health coverage** while working. This is called the **Sherlock Plan**.

To qualify:

- You must have a disability.
- You must be working.
- The state will check your income and resources.
- You do not need to work a certain number of hours.
- You may have to pay a small monthly fee.

Learn more:

☎ (855)697-4347

🌐 www.dhs.ri.gov

Need Help Understanding Work and Benefits?

Call the **Work Incentives Planning and Assistance (WIPA)** program. They can help you figure out how working will affect your benefits.

Ticket to Work Help Line:

☎ 1-866-968-7842

☎ TTY: 1-866-833-2967

🌐 www.choosework.ssa.gov

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