

## SSI Work Incentives (Summary table)

Program	Acronym	Age	Eligibility criteria	Description / Considerations
Student Earned Income Exclusion	SEIE	Under age 22	<ul style="list-style-type: none"> <li>Regularly attending school</li> <li>Working</li> </ul>	<ul style="list-style-type: none"> <li>May exclude a specified amount of gross earned income per month (\$1900) up to a maximum annual exclusion of \$7670</li> <li>With no change to Supplemental Security Income (SSI) check</li> </ul>
For more information, visit: <a href="https://www.ssa.gov/ssi/spotlights/spot-student-earned-income.htm">https://www.ssa.gov/ssi/spotlights/spot-student-earned-income.htm</a>				
Plan to Achieve Self Support	PASS	Ages 18 – 64	<ul style="list-style-type: none"> <li>Must have income other than SSI (can be work income or other disability checks, e.g. SSDI)</li> </ul>	<ul style="list-style-type: none"> <li>Results in higher SSI check than if no PASS</li> <li>Establishes or maintains eligibility for SSI while allowing you to save money</li> </ul>
For more information, visit: <a href="https://www.ssa.gov/disabilityresearch/wi/pass.htm">https://www.ssa.gov/disabilityresearch/wi/pass.htm</a> <a href="https://www.ssa.gov/ssi/spotlights/spot-plans-self-support.htm">https://www.ssa.gov/ssi/spotlights/spot-plans-self-support.htm</a>				
Impairment Related Work Expense	IRWE		<ul style="list-style-type: none"> <li>Receiving SSI and/or SSDI</li> <li>The expense must be related to the person's disability (even if it is not work specific)</li> </ul>	<ul style="list-style-type: none"> <li>When determining an SSI recipient's income and calculating their SSI payment, the SSA may exclude certain disability-related expenses that a person needs in order to work, such as co-pays for medications, assistive technology, or counseling services.</li> <li>IRWE's do NOT include expenses that are related to work but not disability (e.g. work uniforms)</li> <li>SSI: IRWE are subtracted <i>before</i> other countable income calculations</li> <li>SSDI: IRWE are subtracted at the <i>end</i> of the Trial Work Period</li> </ul>
For more information, visit: <a href="https://www.ssa.gov/ssi/text-work-ussi.htm">https://www.ssa.gov/ssi/text-work-ussi.htm</a> <a href="https://soarworks.prainc.com/article/work-incentives-both-ssi-ssdi">https://soarworks.prainc.com/article/work-incentives-both-ssi-ssdi</a>				
Blind Work Expenses	BWE	65 or under or 65+ and had been receiving SSI due to blindness	Must be eligible for SSI based on blindness	<ul style="list-style-type: none"> <li>When determining a recipient's income and calculating their SSI payment, the SSA can exclude any earned income a blind person puts towards expenses they need in order to work</li> <li>Examples of BWE <i>can</i> include:               <ul style="list-style-type: none"> <li>service animal expenses</li> </ul> </li> </ul>

		the month before turning 65		<ul style="list-style-type: none"> <li>○ transportation to and from work</li> <li>○ income taxes</li> <li>○ attendant care services</li> <li>○ translation into Braille</li> <li>○ visual and sensory aids</li> </ul> <ul style="list-style-type: none"> <li>● Examples of BWE <i>cannot</i> include expenses such as meals consumed outside of work hours, self-care items of cosmetic use, educational development, or life or health insurance premiums.</li> </ul>
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For more information, visit:  
<https://secure.ssa.gov/poms.nsf/lnx/0500820535>  
<https://www.ssa.gov/redbook/eng/blindrules.htm>

SSI Earned Income Exclusions			Meets general eligibility for SSI	<ul style="list-style-type: none"> <li>● When determining a recipient’s income and calculating their SSI payment, the SSA can exclude expenses that are <b>not used as, or to obtain, food or shelter</b>. These costs do not count as income.</li> <li>● Exclusions include: <ul style="list-style-type: none"> <li>○ The first \$65 per month plus one-half of the remainder</li> <li>○ Impairment-related work expenses of the disabled and work expenses of the blind</li> <li>○ Income set aside or being used to pursue a plan for achieving self-support by a disabled or blind individual</li> <li>○ The first \$30 of infrequent or irregularly received income in a quarter</li> </ul> </li> </ul>
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For more information, visit:  
<https://www.ssa.gov/oact/cola/incomexcluded.html>

Expedited Reinstatement of Benefits	EXR	up to full retirement age (66 if born before 1955, calculation greater than 66 if born in 1955 or later. I would just say full	SSI or SSDI beneficiary who: <ul style="list-style-type: none"> <li>● stopped receiving benefits because of earnings from work,</li> <li>● is unable to work</li> <li>● is disabled</li> <li>● makes the request within</li> </ul>	<ul style="list-style-type: none"> <li>● If benefits ended because a SSI/SSDI recipient worked and earned income, the person can request benefits start again <i>without</i> having to complete a new application.</li> <li>● While the SSA determines whether the person can receive benefits again, the person may receive provisional benefits for up to 6 months.</li> <li>● The provisional benefits include cash payments and Medicare/Medicaid coverage.</li> </ul>
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		retirement age)	5 years from the month the benefits ended	<ul style="list-style-type: none"> <li>• Even if the SSA denies the request, the benefits <i>generally</i> do not need to be paid back.</li> <li>• These provisional payments can last up to 6 months but can <b>end sooner</b> if the person is notified of the benefits decision, engages in Substantial Gainful Activity (SGA), or reaches full retirement age.</li> </ul>
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For more information, visit:  
<https://www.ssa.gov/disabilityresearch/wi/exr.htm>

Continuation of Medicaid (1619b)			<ul style="list-style-type: none"> <li>• Has been eligible for an SSI payment for at least 1 month</li> <li>• Still meets the disability requirement; <i>and</i></li> <li>• Still meets all other non-disability SSI requirements; <i>and</i></li> <li>• Needs Medicaid benefits to keep working; <i>and</i></li> <li>• Has earnings that are not enough to replace SSI, Medicaid, and publicly funded care services</li> </ul>	<ul style="list-style-type: none"> <li>• Even if a person’s earnings render them ineligible to continue receiving SSI cash payments, they may remain eligible for Medicaid if they meet certain requirements (see column to the left).</li> <li>• The SSA calculates whether a person’s earnings are high enough to replace their SSI and Medicaid benefits. The SSA bases this calculation on: <ul style="list-style-type: none"> <li>○ average Medicaid expenses in <b>that state</b></li> <li>○ amount of earnings that would cause SSI cash payments to stop in <b>that state</b></li> </ul> </li> <li>• If the SSI beneficiary earns more than that threshold amount for <b>their state</b>, then when determining eligibility, the SSA can also consider: <ul style="list-style-type: none"> <li>○ Impairment-related work expenses (IRWE)</li> <li>○ Blind work expenses (BWE)</li> <li>○ Plan to achieve self-support (PASS)</li> <li>○ Person attendant whose fees are publicly funded</li> <li>○ Medical expenses above the average state amount</li> </ul> </li> </ul>
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For more information, visit:  
<https://www.ssa.gov/disabilityresearch/wi/1619b.htm>

Section 301 – Vocational Rehabilitation program participation		age 18 or older	<ul style="list-style-type: none"> <li>• No longer meets medical requirements for disability benefits</li> <li>• Participates in an approved program (e.g.</li> </ul>	<ul style="list-style-type: none"> <li>• If a person who had been receiving benefits due to a disability now no longer meets disability requirements (e.g. due to the age-18 redetermination), they may still receive benefits if they are participated in Vocational Rehabilitation or similar programs like employment services or IEPs.</li> </ul>
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			<p>Vocational Rehabilitation)</p> <ul style="list-style-type: none"> <li>• Participated in the approved program <i>before</i> the date the disability ended</li> <li>• By completing or continuing in the program for a specific period of time it indicates the person will not need to resume disability or blindness benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Section 301 allows the person to keep receiving <b>cash payments and medical insurance</b> while they prepare to join the workforce, even if the SSA does not consider them to be disabled anymore.</li> <li>• Payment can be made to both SSI and other disability benefits, such as SSDI.</li> <li>• Section 301 <i>ONLY waives the disability requirement</i> while other requirements remain.</li> </ul>
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For more information, visit:

- [https://worksupport.com/documents/miller\\_Section301.pdf](https://worksupport.com/documents/miller_Section301.pdf)
- <https://secure.ssa.gov/apps10/poms.nsf/lnx/0414505005>