

Social Security Benefits and Work

There are two main programs administered by the Social Security Administration Supplemental Security Income (SSI) and Social Security Disability (SSD). How SSA looks at income is going to depend on which benefits a person receives.

Supplemental Security Income (SSI)

SSI is a program for people who are disabled under Social Security rules but who may have little or no work history needed to qualify for SSD benefits. The maximum amount of SSI that a single person can receive in 2024 is \$943 per month, although this amount could be lower if a person receives help paying for food and shelter or higher if they're married to someone also eligible for SSI. Not all income a person earns from work counts against their SSI benefit amount. Generally, SSA will exclude (not count):

- \$20 unearned income exclusion.
- \$65 earned income (wage) exclusion.
- ½ of remaining wages.
- Value of any applicable work incentives.

The total countable income (gross wages minus any exclusions) is deducted from the current SSI benefit amount, and the remainder is the SSI benefit amount for the month. In most cases, people on SSI will have more money coming in when they work as opposed to benefits alone, and there are even special work incentives that allow **MEDICAID RECIPIENTS TO KEEP THEIR COVERAGE WHEN THEY WORK.**

Social Security Disability

Social Security Disability benefits are available to individuals who are disabled under SSA rules, have paid enough in Social Security taxes to be insured for benefits, or who may have a qualified parent or spouse. When working, SSA will:

- Continue to pay full SSD benefits during the Trial Work Period (TWP), no matter how much a person earns.
- SSD beneficiaries have continued access to Medicare.
- SSD beneficiaries, in most cases, will continue to be eligible if countable income is below \$1550 per month for non-blind individuals or \$2590 for individuals who are blind in 2024.

This sheet provides general information on benefits and work, but you should consult a **Work Incentives Specialist Advocate (WISA) for specific information about how the work rules and work incentives may apply to you. Ask your VR counselor or Medicaid worker for more information!!**

What is Virginia's Medicaid Waiver Program?

Medicaid waiver services expand on the “traditional” services offered by Medicaid. To be eligible for Medicaid waiver services in Virginia, a person must:

- Meet the income and resource requirements under a Medicaid-covered group.
- Have a disability.
- Reside in a Medicaid-approved facility OR
- Need access to services to remain in the community, and without the services would require placement in a Medicaid approved facility.

Medicaid Waiver Services

Common Medicaid waiver services include, but are not limited to:

- Personal attendant care services
- Family respite services
- Medical transportation
- Assistive technology services
- Benefits planning (i.e., WISA services)

Medicaid Waiver and Work

For Medicaid waiver, the Department of Social Services counts all gross income a person eligible for waiver services receives, **except for SSI benefits. SSI is NOT counted in the income determination for waiver, but other income a person receives will be.** The income limit for Medicaid waiver is 300% of what the SSI payment amount is for the year, so it will vary from year-to-year as the SSI payment changes. For 2024, the income limit is \$2829 per month (300% of \$943). A person can have this much in income **without impacting their waiver!**

Special Rules for People Who Work

There is an additional Medicaid program for people with disabilities who work called Medicaid Works. To be eligible for Medicaid Works, a person must have a countable income less than or equal to \$1732 (138% of the poverty level for 2024) and countable resources not greater than \$2,000. **If someone is working, has a disability, and is receiving SSI, they already qualify for Medicaid Works.** Once eligible, a person who is working can earn a countable income of up to \$75,000 per year, have resources of almost \$46,000 per year, **and keep their Medicaid and homecare services!**

For more information on Medicaid waivers or the Medicaid Works program, ask your vocational rehabilitation (VR) counselor (or Medicaid worker if you receive waiver services and are **NOT** currently receiving VR services) for help from a work incentives specialist advocate (WISA).

What are Work Incentives Specialist Advocate (WISA) Services?

Work Incentives Specialist Advocates (WISAs) are fee-for-service vendors with Vocational Rehabilitation (VR) and the Department of Medical Assistance Services (DMAS) in Virginia. They are trained and certified benefits and work incentives specialists, who can help SSI/SSDI beneficiaries answer complex questions about the impact of work on benefits, health insurance, disposable income, and work incentives.

Did You Know?

The Social Security Administration (SSA) does NOT count all of the income that a person earns from working when determining if a person is eligible for benefits and health insurance. There are work incentives available that reduce the amount of money that SSA counts. This means a person can test their ability to work and **KEEP MORE OF THEIR BENEFITS.**

How Can a WISA Help Me?

WISAs can talk through complex issues like:

- What will happen to my benefits and health insurance when I work?
- How much money can I earn?
- What work incentives apply to me?
- What happens if I can no longer work?

The most important thing to remember is that in most cases, even if benefits change due to work, **YOU WILL STILL HAVE MORE MONEY COMING IN WHEN YOU WORK THAN YOU WOULD ON BENEFITS ALONE.**

For More Information

If you're interested in finding out more about how a WISA can help you as you work, contact:

- Your VR counselor at the Department for Aging and Rehabilitative Services (DARS)
- Your VR counselor at the Department for the Blind and Visually Impaired (DBVI)

If you're NOT receiving services from a state VR agency but receive Medicaid waiver services, **ask your Medicaid worker about available services under WISA. If you're receiving SSI/SSDI and receiving services from VR or Medicaid waiver, benefits planning services are available to you AT NO COST.**