

Supplemental Security Income Disability (SSI)

Working While Disabled

- **Substantial Gainful Activity (SGA).** A blind individual is eligible for SSI payments even if engaging in SGA, provided the other requirements for eligibility are met (income and resources). For all other disabilities, SGA only applies when the initial disability decision is made. After the prerequisite month is met, SSI recipients who are disabled may continue to receive payments until their countable income exceeds the SSI limits.
- **General Income exclusion.** \$20 per month of any income is excluded.
- **Earned Income exclusion.** \$65 per month of earned income plus one-half of the remaining earned income in the month is excluded.
- **Student child earned income exclusion.** For a blind or disabled child under age 22 who is a student regularly attending school, up to \$1,820 per month of earned income (but not more than \$7,350 in a calendar year) is excluded.
- **Impairment related work expense.** Things a person with a disability needs because of an impairment in order to work are impairment related work expenses. They may be deducted when counting earnings to figure the payment amount or if the person is performing substantial gainful activity.
- **Blind work expenses.** Represents any earned income of a blind person which is used to meet any expenses reasonably attributable to earning the income.
- **Plan to Achieve Self-Support (PASS).** A SSI recipient who is blind or disabled may set aside income and resources toward an approved Plan to Achieve Self-Support.
- **Continuation of Medicaid Eligibility (1619B).** Medicaid may continue for working SSI recipients who are blind or disabled, even if earnings alone or in combination with other income become too high for a SSI cash payment. There is a "Threshold test" and a "Medicaid use test"
 - Threshold test. SSA computes a Threshold amount for each state, however, you may be eligible for a higher individual threshold calculation if your earnings exceed your state's threshold and you have certain work and medical expenses above average for your state.
Alabama \$47,516- Florida \$30,600- Georgia \$30,797 - Kentucky \$29,954
Mississippi \$36,828 - North Carolina \$31,372- South Carolina \$30,274
Tennessee \$39,851 (**NOTE: 2018 Threshold amounts have not yet been released**)
 - Medicaid use test. An individual must depend on Medicaid coverage to continue working. An individual depends on Medicaid if he or she: used Medicaid coverage within the past 12 months; or expects to use Medicaid coverage in the next 12 months; or would be unable to pay unexpected medical bills in the next 12 months without Medicaid.
- **Expedited Reinstatement of benefits.** Within 60 months from the month of termination of benefits due to work, if the individual is unable to work because of the same medical condition, they can file a request for reinstatement of benefits. While Social Security is making a new determination, the individual may receive up to six months of provisional benefits, including Medicare and Medicaid, as appropriate.
- **Recovery During Vocational Rehabilitation.** If a person recovers while participating in an approved vocational rehabilitation (or education program until age 21) that is likely to lead to becoming self-supporting, benefits may continue until the program ends (Section 301 benefits)