

Work & SSI

Increasing economic INDEPENDENCE!

1

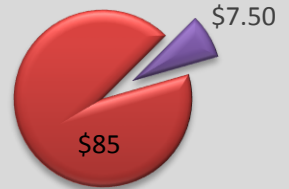
Only part of EARNED income counts

Gross earnings - Disregards $\div 2$ = Countable earned income.
SSI Rate - Countable earned income = Adjusted SSI payment

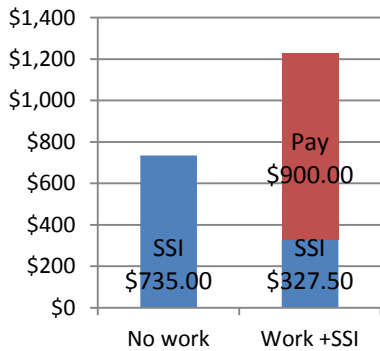
**Beneficiary
always has more
money by
working!**

\$85 disregarded, then
 $\frac{1}{2}$ of \$15 left. Counted = Just \$7.50
of the \$100 earned. Subtracted
when adjusting the SSI check

Example - \$100 Earned



Example 2 - \$900 Earned



2

Keep **Medicaid** even if SSI=\$0 with 1619(b).

INDEPENDENT

3

Work incentives help by reducing countable income, which slows the reduction of the SSI payment while you pay for items or services needed for work & related to disability.

HELP

For individualized consultation, advice, recommendations, and answers to your questions:


**Alabama Department of Rehabilitation Services
Benefits Counselors
1-877-816-4602**

Work & Social Security Disability Insurance



SSDI

Work Incentive Phases

Trial Work Period	Extended Period of Eligibility	Cessation & Grace	Extended Medicare
<p>Only count if >\$840.</p> <p>ALL benefits payable no matter how much you earn.</p> <p>Once 9 months used, TWP is Finished.</p> <p>Use Tools provided to recognize & track TWP.</p> <p>See Redbook page 28 for more info.</p>	<p>Starts right after Trial Work ends.</p> <p>Lasts 36 months.</p> <p><u>Earnings</u> >\$1,170= no check. <\$1,170= Check.</p> <p>SSA Measures for Substantial Gainful Activity</p> <p>Gross earnings compared to SGA amount - \$1,170/month.</p> <p>Other factors (work incentives) tell the real story about the value of work.</p>	<p>First month of SGA "cessation Month" (still get a check!) + Next two months "Grace Period" (Get a check!)</p> 	<p>Keep Medicare when your check stops due to SGA work.</p> <p>Most people get at least 93 months of Medicare after TWP.</p> <p>Might have to pay Medicare Part B premium.</p>

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