

DID YOU KNOW?

You Can Work, Keep What Matters, & Have More Money

It's natural to feel cautious about how work might affect your **SSI** (Supplemental Security Income). But here's the truth: when done with the right support, working almost always means more money and more freedom.

Working means more money, not less. Your total income goes up because of your paycheck. You will have more money.

Work gives you more than a paycheck. It gives you purpose, pride, a routine, and a chance to grow.

You can keep your AHCCCS health care through Freedom to Work (1619b). This program lets you keep Medicaid even if your SSI payment goes to \$0 when you start earning money.

SSI includes built-in protections for people who want to try working. If your SSI stops because of work, you can get it started again without having to reapply.

You can save money without losing benefits. With an ABLE account, you can save for big goals like a car or a trip and it won't count against your SSI.

You don't lose other supports just because you work. You can still get help from DDD, VR, and your support team.

You can learn more at AZDB101.org. It's a helpful website about working, benefits, and making a plan.

Arizona believes in you. You have the right to dream big, work, and live a good life — with the support you need.

"I didn't think I could work. I was scared about SSI and losing my AHCCCS. But now I work part-time at a place I like, I make my own money, and I kept all my health coverage. I feel proud of myself."

You don't have to choose between support & a good life.
You can have both.



HELPFUL SUPPORTS

AHCCCS Freedom to Work



This program lets you keep your AHCCCS (Arizona Medicaid) even if you earn too much to get SSI. You can work, earn money, and still get health coverage by paying a small monthly premium. It's a great way to keep your support while building your income.

Expedited Reinstatement



If your SSI stops because of your job, and later you lose that job or your pay goes down, you can ask to get your SSI started again without reapplying. This is called Expedited Reinstatement, and it's built in as a safety net.

AZ ABLE Accounts



An ABLE account is a special savings account for people with disabilities. You can save money for things like housing, education, or travel, and it won't count against your SSI or AHCCCS limits. It's your money, your goals, your future.

Student Earned Income Exclusion (SEIE)



If you're under 22 and in school or training, you can earn up to \$2,290/month in 2025 and still keep your full SSI. It's a great way to work, build skills, and earn money without worrying about losing benefits.