

The Impact of Work on Benefits

Employment First: Topics & Tactics

Sonoran Center for Excellence in Disabilities

Disclaimer

- The amounts within this deck are 2026 numbers. SSA changes amounts each January 1.
- Presenter will not cover all information in this deck.
- The deck is SSA Disability Benefits basic information.
- For more detailed information use Arizona Disability Benefits 101 (AZ DB101) at www.az.db101.org.
- For more help use the **Get Help** button on AZ DB101 or contact 1-866-304-WORK (9675) to access Work Incentive Consultants.

SSI

Supplement Security Income (SSI)

- No or little work history
- Low income & resources
- Based on financial need
 - Income & living situation
- Max monthly payment: \$994 (ind.)/\$1,491 (couple)
- \$2,000 resource limit (\$3,000 for couples)
- Medicaid

Individuals receiving SSI, with no dependents, will always have more money going to work.

SSI Work Incentives

- **Income Exclusions:** First \$20 unearned/ \$65 earned are not counted
- **2 for 1 Reduction:** *For every two dollars earned, you keep one dollar of your SSI cash benefits!*
- **Impairment Related Work Expenses (IRWE):** Approved, documented disability-related expenses needed for work paid by the individual
- **Blind Work Expense:** Majority of work expenses
- **Student Earned Income Exclusion (SEIE):** Students under 22 in school at least half-time can earn up to \$2,410 monthly without a decrease to cash benefits or effect on healthcare
 - Annual cap of \$9,730
 - Above annual cap, 2 for 1 Reduction is applied

SSI



SSI Mnemonic

SSI cash benefits adjust to meet
the financial need

If there is a need for aid,
the person gets Medicaid

Must show that need for aid
through resource limit

Based on financial need for aid

Supplements the income for
securing basic needs

Use SSA Rules to Achieve Career Goals

Plan to Achieving Self-Support (PASS):

- Income or resources can be set aside to achieve a specific work or educational goal without affecting benefits
 - Assistant technology
 - Education
 - Work Supplies
 - Starting own business
- Some SSDI beneficiaries receiving low cash benefits may qualify

SSDI

Social Security Disability Insurance (SSDI)

- Social Insurance
- Has a work history
- Payment based on FICA contributions
 - Could be based on spouse or parent benefits
- Medicare
- Receive cash benefits or not based on earnings and phase of work
 - Different rules for each phase
 - All or nothing

SSDI Work Incentives

- **Trial Work Period (TWP):** Nine months within a rolling five-year window where full cash benefits will be received despite earnings
 - Triggered by earnings over \$1,210 gross monthly
- **Extended Period of Eligibility (EPE):** 36-month period after TWP, cash benefits are received or not depending on Substantial Gainful Activity (SGA)
- **Substantial Gainful Activity (SGA):** Monthly earned income shows ability to do significant work (per SSA)
 - SGA threshold is \$1,690 (\$2,830 legally blind)
 - *SGA is not just a number!*
 - There are other factors to consider

SSDI Work Incentives

- **Impairment Related Work Expenses (IRWE):** Approved, documented disability-related expenses paid by the individual necessary for work
- **Wage Subsidy & Special Conditions:** On the job support or special conditions given by an employer or by a third party
 - Lower productive
 - Increased supervision
 - Job coaching
 - Customized employment

SGA Impact on SSDI Benefit Check

Countable earnings above SGA *

=

No benefit check

SGA Threshold - \$1,690 Non-Blind/\$2,830 Blind

Countable earnings below SGA *

=

Benefit check

**After deductions for IRWEs and subsidies*

SSDI



SSDI Mnemonic

If SSA don't care,
the person gets Medicare

If paid your share, SSA
doesn't care about resources

Cash payment received is based
on the share paid into the Trust

FICA is the premium you pay
for your social insurance

SSDI is Social Insurance

Healthcare and Work

Losing healthcare is the main reason people with disabilities state for not going to work.

- There are ways to maintain healthcare while working.
- **AHCCCS (Medicaid):**
 - **SSI 1619(b):** continues after cash benefits stop
 - **AHCCCC Freedom To Work:** Medicaid Buy-In
- **Medicare:** for more than 8 years (or longer) after starting work
- **Employer-sponsored Health Coverage:** Public coverage and private health coverage can be used at the same time
- **Individual Health Coverage:** Healthcare.gov

ABLE Accounts

Achieving a Better Life Experience:

Can save up to \$100,000 without affecting resources limits and financial need programs

- For both SSI and SSDI
- Will not affect SSI, Medicaid, or most other benefits
- Disability onset before age **46**
- \$20,000 annual contribution
- Additional annual contribution \$15,650 of earned income (working)
- Accounts can be opened in another state.
- Open an account to prepare to apply for benefits

Namaste

Thank you for your interest!

*“Do the best you can until you know better.
Then when you know better, do better.”*

— Maya Angelou

Reverend Nicholas Love

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