

## Have you ever thought...

- ▶ "I don't have any work experience; will anyone hire me for a job?"
- ▶ "I would love to work, but I cannot afford to lose my healthcare."
- ▶ "I am afraid to try working and risk losing my disability check if it doesn't work out."
- ▶ "I am afraid if my daughter works, she will lose the safety net her benefits provide."



## Make Paid Work the Goal

Having a job as a teen or young adult lets your child gain real work experience, and employers are typically more patient with younger employees who are learning how to work. Whether it's a part-time job or a summer job, it's a good start.

If you, as a parent, make work part of your child's plan now, your child will be much more likely to work as an adult. Talk about work with your child and your child's entire support network, including your child's Individualized Education Program (IEP) team, guidance counselors, teachers, mentors, case managers, family members, and friends. They all need to know that work is in your child's future and can work together to make it happen.

## Start Thinking About Work Now

As your child grows older, graduates high school, and turns 18, they need to be ready to handle the broader world. Knowing how to make decisions and act are key skills for personal and work success.

### Start with small steps:

- Talk with your child about what type of work they might like.
- Help your child find a mentor or role model who can offer advice and support.
- Give your child chores to teach him or her responsibility and the value of work.
- Social experiences, summer camps, volunteer projects, community education classes, and internships can build confidence and create relationships that could lead to a paid job.
- Hobbies, like blogging, creating memes, cooking, playing video games, crafting, coding, or anything else can teach skills, enrich life, create job possibilities, and help develop relationships.
- Introduce your child to the local One-Stop Center to learn about the strategies other people with disabilities use to find and keep work.

## People Who Have Disabilities Can and Do Work

Research shows many benefits from working:

- Improved self esteem
- Greater life satisfaction
- Improved finances

With a job, your son or daughter can:



- 1** Keep AHCCCS health coverage even while making as much as \$79,284 per year.
- 2** Have more total income and keep receiving SSI.
- 3** Save up some money and keep receiving SSI.
- 4** Get back on SSI if it stops and is needed later.



## Plan For Work

Get started by understanding four ways benefit programs and a job can work together.

**1**

### AHCCCS Covers People with Disabilities Who Work

These rules mean your child can keep [AHCCCS](#) even while making a lot of money at work:

- If your child receives [SSI](#) benefits while working, AHCCCS will continue automatically.
- If your child received SSI benefits previously, but now makes enough money that SSI benefits ended, SSI's [1619\(b\)](#) rule means AHCCCS will continue automatically even if your child makes up to \$56,455 per year.
- [AHCCCS Freedom to Work](#) lets your child pay a small monthly [premium](#) (\$35 or less) to receive AHCCCS coverage if your child makes \$79,284 per year or less.
- If your child's income is even higher than that, he or she can obtain private health coverage through work or on [Healthcare.gov](#). Private insurance companies cannot deny coverage to your child.

**The Bottom Line -**

*Your child can still have health coverage after starting a job.*

## 2

### A Job + SSI + More Money

Getting a job doesn't mean your child will stop receiving Supplemental Security Income (SSI) benefits. SSI makes sure your child will be better off when working.

- The Student Earned Income Exclusion (SEIE) means that if your child obtains a job while in school, his or her SSI benefit probably won't go down. That means your child will receive money from work and SSI at the same time.
- With the SEIE, anyone under 22 and regularly attending school, can make up to \$2,350 per month up to a total of \$9,460 in a year, without having that money reduce their SSI benefits at all!
- If your child doesn't qualify for the SEIE, working is still a good idea, because SSI counts less than half of what a person earns at a job when calculating his or her benefit.

*If your child is in school and under 22, the SEIE means he or she can work and keep receiving their SSI cash benefit. For every additional dollar your child earns beyond the SEIE annual cap of \$9,460, your child's SSI benefits amount will only go down by 50 cents for every dollar earned. No matter what, SSI's rules mean that your child will have more money overall while working!*

#### The Bottom Line -

## 3

### Your Child Can Save More

As your child makes more money, he or she can start saving for bigger goals, like college, a car, or someday buying a home. Building assets will be a key to comfort and security for your child's entire life.



### SSI Rules Help People who Work and Save

Supplemental Security Income (SSI) has a \$2,000 resource limit. However, your child can save way more money than these limits if he or she obtains a job, because:

- Not all resources are counted, so your child can own a car or obtain certain types of financial aid for school that won't be counted against the resource limit.
- Achieving a Better Life Experience (ABLE) accounts allows you and your child to deposit money into a special account where the first \$100,000 will not count against the resource limit.
- Savings in a Plan to Achieve Self-Support (PASS) or Individual Development Account (IDA) are not counted. These special types of accounts let your child save for specific expenses, like school tuition.
- Assets in certain types of trusts do not count.

#### The Bottom Line -

*Saving money for the future is important. Talk to a Work Incentive Consultant to figure out which asset-building strategies will let your child keep receiving SSI.*



The more your child works, the more money your child can make. If he or she makes enough, [Supplemental Security Income \(SSI\)](#) benefits may stop, but overall, your child will be much better off!



## SSI Has a Safety Net for People who Lose Benefits and Need Them Later

Even if your child makes a lot more money than he or she ever received from SSI, you will probably worry about what would happen if the job ended. Would your child be able to get back on SSI if needed?

### Yes!

SSI's [1619\(b\)](#) rule helps people who stop receiving SSI due to earnings get back on it easily. If a job ends or earnings go down, your child can just report the change to Social Security and SSI benefits will start up again. He or she will not even have to reapply.

1619(b) is for people earning less than \$56,455 in a year. If your child earns more than that, other rules can help your child start receiving SSI benefits again if they are needed.

## The Bottom Line -

*If your child stops receiving SSI benefits due to work income and then that income goes down, he or she can get back on SSI.*

## Next Steps

### Learn More on DB101

Use DB101's [School and Work Estimator](#) to get a sense of how work could impact your child's benefits.

For more about these and other ways benefits support work, read DB101's articles about:

- [Parent Focus: Turning 18](#), which looks at how your child's benefits might change at age 18.
- [Benefits for Young People](#), including details about many different benefits and how rules change as your child gets older.
- [Supplemental Security Income](#), which covers SSI's rules in detail.
- [Income-based AHCCCS](#), which covers people with and without disabilities.
- [Disability-based AHCCCS](#), another way people with disabilities may qualify for AHCCCS coverage.
- [Building Your Assets and Wealth](#), an introduction to asset-building strategies.
- [Plans to Achieve Self-Support](#), an in-depth look at the ways a PASS can help.
- [Individual Development Accounts](#), a detailed look at IDAs and how to set them up.

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