Supplemental Security Income (SSI)
Work Incentives

Impairment-Related Work Expenses (IRWEs)

- The IRWE is a work incentive for individuals who pay out-of-pocket expenses in order to work due to their disability.
- IRWEs help decrease an individual's total countable income.
- For every two dollars a person spends on an IRWE, total countable income decreases by one dollar, meaning the SSI payment will increase by one dollar for every two dollars spent.
- To learn more: [https://www.ssa.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm](https://www.ssa.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm)

Impairment-Related Work Expense Requirements

In order to qualify, IRWEs must be:

- Related to physical or mental impairment.
- Necessary for the individual to work.
- Paid out-of-pocket by the beneficiary.
- A reasonable expense.
- Paid for during the month the individual is working.

Examples of IRWEs

- Medical co-pay
- Attendant care
- Prosthesis
- Residential modifications (exterior ramp, railing, pathway)

Plan to Achieve Self-Support (PASS)

- PASS is an incentive to allow SSI recipients to set aside non-SSI income to save up for work-related expenses.
- Monies can come from SSDI, earnings, and other resources.
- The amount saved for work-related expenses each month will not be counted as income.
- The SSI payment will not decrease as these savings are not counted as income.

Plan to Achieve Self-Support Requirements

In order to qualify for PASS, and individual must have:

- A very specific goal.
- Items or services to purchases to achieve the work goal listed and outlined.
- Additional income other than SSI to set aside.
SSI Break Even Point (BEP)
- The point where a person's earnings will be enough to make the SSI payment zero dollars.
- This is not the same as SGA for SSI.
- The BEP will vary depending on how much money a person has in unearned income.
- For a person with no unearned income in 2017, the BEP is $1,555.

Medicaid While Working
- Medicaid While Working is a program that allows individuals to continue to be eligible for Medicaid through 1619(b) if payment is reduced to zero dollars due to earnings.
- To be eligible, an individual must:
  o Need Medicaid to order to work.
  o Have assets and resources below $2,000.
  o Have annual earnings of $33,392 or below.
- Note: This amount may be increased if an individual has significant medical expenses.

Restarting Supplemental Security Income
- SSI has a 12-month reinstatement period after suspension of payments.
- A person must reestablish eligibility for SSI within 12 months of ineligibility determination in order to restart SSI without filing a new application.
- This does not apply if an individual loses SSI due to a Continued Disability Review.

Prospective Monthly Accounting
- While retrospective monthly accounting (RMA) means that the SSI benefit for a month is computed using income from a prior month, **prospective accounting** means that the SSI benefit for a month is computed using income received in that same month.
- Typically RMA is used to compute monthly SSI payments, but in specific circumstances an individual may request prospective accounting be used to calculate these payments.
- If prospective accounting is used, the income a person receives in a month will affect their SSI payment received in that same month, instead of in the following month.
- This difference in accounting may allow the SSI recipient to receive payments more in line with their earnings and needs each month.