

# Supplemental Security Income (SSI) Work Incentives

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## 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>

## 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:
  - Need Medicaid to order to work.
  - Have assets and resources below \$2,000.
  - 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.