

# Supplemental Security Income (SSDI)

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## Two Sources

- ◆ Social Security Administration (SSA) - Primary Source
- ◆ Department of Health Services (DHS) - Secondary Source

## Qualification Requirements

In order to qualify, an individual must:

- ◆ Have a financial need.
- ◆ Be 65 years of age or older or of any age **and** be blind or have a disability.
- ◆ Be a resident of Wisconsin.
- ◆ Have no more than \$2,000 in assets for an individual.
- ◆ Have no more than \$3,000 in assets for a couple.
- ◆ To find out what is and is not an asset, go to <http://ssa.gov/ssi/text-resources-ussi.htm>.

## Working and Supplemental Security Income (SSI)

- ◆ As you work, SSI payments gradually decrease. To understand how this is calculated, please reference the following key terms:
  1. General Income Exclusion (GIE): The first 20 dollars of an individual's general income is not counted. This usually comes from unearned income.
  2. Countable Unearned Income: The amount of unearned income left after the 20 dollars is taken out is known as Countable Unearned Income.
  3. Earned Income Exclusion (EIE): The first 65 dollars of earned income is taken out and not counted, and the rest of the earned income is divided by two. This rule, at times, is referred to as "65 and half."
  4. Countable Earned Income: The amount remaining after taking out the 65 dollars and dividing the rest of the earned income by two is called the Countable Earned Income.
  5. Total Countable Income: The sum of Countable Unearned Income and Countable Earned Income equals Total Countable Income.
- ◆ Because of the Earned Income Exclusion, it is very possible for consumers to make more than Substantial Gainful Activity (SGA) and still maintain SSI eligibility, which means they can also maintain their Medicaid eligibility.
- ◆ When working, income is counted in the month it is **received**. This means that if you worked the last week of July, but did not get paid until August, the wages are counted as August earnings.
- ◆ As long as a consumer is receiving SSI payments, they will continue receiving Medicaid.  
**Note:** If SSI payments stop due to working, a consumer may qualify to continue Medicaid through 1619(b). Please see more on this incentive on the SSI work incentive sheet.