

# Supplemental Security Income Benefits and Work Incentives

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February 8, 2019



2

## How Often Have You Heard?

- If I go to work I will lose my benefits.
- I can only a certain amount of money each month or I will lose my benefits.
- I can't get the skills and experience I need for a career without losing my benefits.
- If I go to work and then stop working, I won't be able to get back my cash benefits or Medicaid back.
- If I go to work Social Security will send me a letter asking for a lot of money back.



## SSI's Most Important "Rules"

1. Individuals on SSI who work always have more money in their pocket at the end of the month. **It is *always* financially better for individuals receiving SSI to work**, even those receiving a home and community based services waiver.
2. **"Supplemental Security Income (SSI) recipients, their representative payees, and deemors must report wages monthly."** –SSA Program Operations Manual System SI 00820.143 Monthly Wage Reporting



## Basic Terms

- **SSA:** Social Security Administration
- **SSI:** Supplemental Security Income
- **SGA:** Substantial Gainful Activity. \$1,220 monthly gross earned income non-blind, \$2,040 blind (2019). Once awarded SSI, Substantial Gainful Activity has nothing to do with SSI work activity.



## Purpose of SSI

- The basic purpose of SSI is to assure a minimum level of income to people who are aged, blind, or disabled and who have limited income and resources below SSA specified amounts.
- Most other income/resources an individual has will reduce the amount of the SSI monthly cash benefit.



## Supplemental Security Income as a Disability Benefit

- Adult Supplemental Security Income (SSI) is not a “disability only” benefit program.
- Adult SSI is a “*you get benefits based on your inability to do substantial gainful activity due to your disability*” benefit program.



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First appeared as part of the conference materials for the  
15<sup>th</sup> Annual Changes and Trends Affecting Special Needs Trusts session  
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