



# 2010

## How Will My SSI and Medicaid Benefits Be Affected if I Take a Job?

### **CAN I GET A PAYING JOB WITHOUT LOSING MY SUPPLEMENTAL SECURITY INCOME (SSI) BENEFITS?**

Yes, but the money you earn may affect your benefits.

### **HOW MUCH MONEY CAN I EARN WITHOUT LOSING SOME OR ALL OF MY SSI BENEFITS?**

Generally, the first \$85 of earnings per month are exempt. After the first \$85, the Social Security Administration (SSA) will deduct \$1 for every \$2 of income you earn. For example, if you earn \$500 per month, the first \$85 will be exempt, leaving \$415 of income. SSA will deduct one half of this amount, or \$207.50, from your monthly SSI benefits.

A person living alone will not be eligible for benefits if earning \$1607 or more per month. A person living with others will not be eligible for benefits if earning to \$1479 or more per month. If earning less than these amounts, the beneficiary can still collect some portion of SSI and retain Medicaid.

**As long as you receive at least \$1 of SSI you will continue to receive Medicaid benefits.**

### **WHAT HAPPENS TO MY MEDICAID BENEFITS IF I EARN ENOUGH MONEY THAT I GET NO SSI AT ALL?**

SSI recipients also receive Medicaid benefits. If you earn enough money that you no longer receive SSI checks (but otherwise still meet the eligibility requirements for SSI) and earn less than \$43,636 per year, you may still qualify for Medicaid under a provision of the law called Section 1619(b), which allows disabled people who work to continue to receive Medicaid.

To qualify for Section 1619(b) Medicaid, you must be able to answer yes to one of the following questions:

- Have you used Medicaid in the past 12 months?
- Do you expect to use Medicaid within the next 12 months?
- If you got sick or injured, would you need to use Medicaid within the next 12 months?

Further, you must:

1. Earn less than \$43,956 per year (this is the income threshold for New York State)
2. Have been eligible for Medicaid at least one month in the past year
3. Continue being disabled
4. Have lost SSI due to wages
5. Have resources and unearned income within SSI limits. (For example, savings for an individual may not be more than \$2000 and \$3000 for couples.)

## DO I NEED TO FILL OUT ANY FORMS OR MAKE ANY APPOINTMENTS TO BECOME ELIGIBLE FOR SECTION 1619(b) Medicaid?

No. If you earn enough income that you no longer receive SSI, the SSA will automatically check your records for section 1619(b) eligibility and will make a note in your file that you qualify. As long as you continue to meet the SSI criteria other than income, it is likely that you also qualify for Section 1619(b) Medicaid.

Note: If you use Section 1619(b) Medicaid, keep in mind that you are still maintaining your SSI eligibility. If you lose your job or earn less in the future, your SSI benefits will be reinstated.

## DO I NEED TO TELL THE SSA ABOUT CHANGES TO MY WORK STATUS?

**YES.** You must keep the SSA informed when certain things change regarding your work status. Specifically, you must report the following changes **right away**, as they will affect your benefits:

- You return to work;
- You already returned to work and reported it to SSA but your job or pay have changed; or
- You start paying for work expenses related to your disability, such as transportation to get to and from work or medical devices that enable you to do your job.

Do this **in person or in writing** and keep copies of everything you send to SSA.

## SHOULD I KEEP RECORDS WHEN I GET A JOB?

**YES.** You are responsible for keeping accurate records of how much money you earn. You must report your earnings to SSA in a timely manner and must follow up if you think there is a problem with your benefits.

**Note:** Because SSA is such a large bureaucracy, it often does not process your earnings until **many months, or even years, later**. This sometimes causes a hardship to an SSI beneficiary who is no longer working and faces a reduction in income for prior work. This can be appealed and the reduction minimized if it causes hardship. See MFY Fact Sheet "How Do I Handle An SSI Overpayment?" for more information.