

Work Incentives Planning Services

Supplemental Security Income Work Incentives

Quick View

Supplemental Security Income Work Incentives:

When you receive Supplemental Security Income (SSI), you have many work incentives available to support your employment efforts and ensure you don't lose your benefits prematurely.

What are SSI benefits?

SSI benefits are needs-based benefits for individuals who have limited income and resources and who meet Social Security Administration's (SSA's) definition of disability, blindness, or age. There are three types of SSI benefits:

- SSI—Disabled
- SSI—Blind
- SSI—Aged

How do SSI work incentives help me?

Your SSI check is reduced when you have other sources of income, such as earnings. SSI work incentives allow SSA to count less of the income you earn so you can maximize your SSI check as you transition to work. These work incentives apply to individuals receiving SSI due to disability or blindness:

Income Exclusion	Description
General and Earned Income Exclusions	SSA counts less than half of what you earn!
Impairment Related Work Expenses	Exclude the cost of certain items or services you purchase
Plan to Achieve Self-Support	Invest in your career! SSA excludes your income or resources used to purchase items and services needed for your work goal under an approved PASS plan
Section 1619(b)	Even if your earnings are high enough to cause your SSI check to adjust to 0, it doesn't mean you're SSI is terminated! And your Medi-Cal can continue!

Other Special Income Exclusions

If you are a student under age 22, or if you receive SSI due to blindness, SSA has special income exclusions that may apply specifically to you and be very beneficial!

Expedited Reinstatement

Expedited Reinstatement (EXR) is a 5-year period after your SSI terminates due to work and excess earnings. During this time, if you need to stop or reduce work due to your disability within 5 years of when your benefits ended, you may be able to have your SSI benefits start again right away through an EXR request!

What's the Bottom Line??

Because of the powerful work incentives available under the SSI program, you're always better off financially when you're working!

SSA counts less than half of your earned income when they're adjusting your SSI check. That means in general, for every \$2 you earn, SSA will reduce your SSI check by \$1. If you are able to use other work incentives, it can be even more beneficial!

You are better off financially when you're working!

Need Help with this Information?

Talk to your Work Incentives Planner (WIP) or another benefits planner such as Work Incentives Planning and Assistance (WIPA) project for help in determining which SSI work incentives are available to you. Contact your local DOR office to find a WIP near you. To find your local DOR office go to: <https://www.dor.ca.gov/Home/FindAnOffice>

[To locate a WIPA project near you call 1-866-968-7842 or for TTY 1-866-833-2967 or go to: <https://choosework.ssa.gov/findhelp/>]