

Benefits AT A GLANCE



NEED HELP UNDERSTANDING YOUR BENEFITS AND WORK INCENTIVES?

Understanding how work will affect your Social Security benefits can be challenging and overwhelming—fortunately, professional support is available! Certified Benefits Planners are specially trained to help people and their families understand their benefits and Social Security processes. If you have questions or want more support, reach out to a benefits planner.

SSI

SUPPLEMENTAL SECURITY INCOME (SSI)

SSI, the most common benefit for youth, is based on your income, so the amount you receive each month can change depending on how much you earn. The good news is that Social Security excludes a portion of your earnings, so working while receiving benefits can help you earn more overall.

SSI WORK INCENTIVES

- Plan to Achieve Self Support (PASS)
- Impairment Related Work Expense (IRWE)
- Blind Work Expense (BWE)
- Student Earned Income Exclusion (SEIE)
- Section 1619b Continued Medicaid while working



If you lose your SSI benefits because you earned too much but your income drops below the limit again, you can get your SSI benefits back. Report any changes to your employment and earnings to Social Security as soon as they happen.

SSDI

SOCIAL SECURITY DISABILITY INSURANCE

SSDI is an earned benefit, so most youth only get it through a parent's work record if that parent has retired, become disabled, or passed away. SSDI payments stay the same every month unless you start earning more than the Substantial Gainful Activity (SGA) limit. If that happens, your benefits will stop after a short grace period. But with the right help and planning, work incentives can help you keep your benefits longer.

SSDI WORK INCENTIVES

- Trial Work Period (TWP)
- Impairment Related Work Expense (IRWE)
- Subsidy & Special Conditions
- Extended Period of Eligibility (EPE)
- Unsuccessful Work Attempt (UWA)
- Expedited Reinstatement (EXR)
- Section 1619b Continued Medicaid while working

