**TRANSITION FROM SCHOOL TO WORK AND THE IMPACT ON YOUR BENEFITS**

**YOU CAN WORK and not lose your benefits by using** the Social Security Administration’s (SSA) work incentives including Ticket to Work.

The SSA employment –support provisions (formerly called, work incentives) will help you:

* protect your cash and medical benefits while you work
* find a job
* start a business
* save money to go to school
* begin receiving benefits again if benefits ended and you are unable to continue working due to your disability

**Student Earned Income Exclusion (SEIE) rule**. Under this provision you can earn up to $ 2,290 per month (for the year 2024) and still receive your Supplemental Security Income (SSI) check if you are under age 22 and regularly attending school.

**You Will ALWAYS Make More Money Working Than Simply Relying On Your SSI/SSDI Check Alone!**

Here are examples of how it works:

|  |  |
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| **SSI Benefits**  **John goes to work earning $960 per month gross income.**  $ 960.00  - $ 85.00 (20.00 + 65.00; general & earned income exclusions)  $ 875.00  ÷ 2  437.50 (This is considered John’s “countable earned income”. SSA will round this amount to $ 437.00 and subtract it from his SSI check as shown below. )  $ 943.00 (SSI check amount)  -$ 437.00 (Countable Income)  $ 506.00    John will now receive a SSI check in the amount of $298. Often, people are discouraged when this happens because they fail to realize that they are also receiving a salary that they would not ordinarily be receiving if not working. See below example.  Remaining SSI check $ 506  Job Income + $ 960  Total Income = $1,466  So where John previously had only $943 in benefits, he is now receiving a total amount of **$1,466.** | **SSDI Benefits - $850 per month**  Work- 20 hours a week, $10.00 per hour. An estimate of gross monthly earnings at this level of work is $800. $800 is less than the SGA amount of $1,550 (non-blind) gross per month and $2,590 (blind) gross per month in 2024.  Gross Income from job $800  SSDI Benefits + $850 (plus)  Total $1650 per month  When earnings are less than SGA, you keep your SSDI check when you work. |

**It is important to know what type of benefits you are receiving:**

* **Supplemental Security Income (SSI)**
* Needs based on your income and resources
* Maximum amount of check is $943 for 2024
* **Child Benefits**
* Received until age 18 (or 19 if child attending high school or elementary school)
* Your parent is disabled, retired or deceased
* You are receiving it due to being a dependent child of an insured former worker
* **Childhood Disability Benefits**
* Age 18 or older
* Disabled before age 22
* Unmarried (unless married to someone also receiving Social Security benefits)
* Based on parent’s work history who is now disabled, retired, or deceased
* **Social Security Disability Insurance (SSDI)**
* Based on your work history
* Fewer work credits needed to qualify for SSDI if you became disabled before age of 26
* **Concurrent – combination of SSI and one of the others listed above**

**Very important information about what happens when you turn eighteen (18):**

**SSI – Age 18 Redetermination -** A continuing disability review is conducted based on adult criteria usually within 12 months of you turning 18. If you are NOT determined eligible for SSI as an adult, you will receive only two more months of SSI after the date of the redetermination. There is no reason not to work before, during, or after re-determination process since it does not impact the decision of SSA.

**SSI – Section 301 status -** For those who do NOT meet the disability criteria at re-determination, SSI payments may continue if you are participating in an approved Vocational Rehabilitation program prior to re-determination and

completion of VR program will likely result in your removal permanently from disability rolls (SSA determines this) or you

are participating in Individualized Education Program developed under policies and procedures approved by U.S. DOE under IDEA.

**SSI – Parent to child deeming stops -** If you were turned down for SSI as a child under 18 because of parent’s income/resources, **YOU SHOULD REAPPLY AS AN ADULT**. Your parent’s income and resources no longer count when you turn 18.

**SSI – In-kind Support and Maintenance (ISM) may be counted –** Parents are often not aware that SSA permits an adult child to contribute to household expenses. ISM is food and shelter that is provided to an SSI eligible individual.

If a person is receiving ISM, the SSI check is REDUCED by a maximum of one-third. SSI benefits are not reduced because of ISM if a person pays a fair share of the household expenses.

**Childhood Disability Benefits -** Age 18 or older; Parent worked and is disabled, retired, or deceased, you were disabled before age 22 and are unmarried (with some exceptions). If eligible for CDB, Medicare can begin 24 months later. Additionally, if eligible, special Medicaid (TennCare) eligibility protections are possible. Work income counts in determining eligibility.

**Legal adulthood and representative payee -**Turning 18 means you are legally an adult. SSA views you as capable of managing your own affairs and will pay benefits directly to you (unless a parent has been awarded legal guardianship by a court or the need for a representative payee is established).

**A note about your Health Insurance**

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| --- | --- |
| **SSI -TennCare Medicaid** | **SSDI, CDB - Medicare** |
| * You become immediately eligible to TennCare/Medicaid if receiving SSI * Continued Medicaid for persons who lose SSI due to wages: Under the employment support called 1619(b) * Special Medicaid Beneficiaries: Provisions which allow former SSI recipients to retain Medicaid | * You become eligible for Parts A, B & D of Medicare after 2-year waiting period * You may be expected to pay monthly premiums * Under an employment support you may continue to receive Medicare even when you lose disability benefits because of work |

**The Social Security employment –support provisions are very complicated with many exceptions not all explained in this document. Please get help!**

**Where to go if you have questions**

<http://tndisability.org/coalition_programs/WorkAbleTN>