

# Public Benefits and the Transition to Employment Series: Resource for People living with HIV/AIDS and Those Pursuing the New York State Peer Worker Certification

## ***Topic: Understanding Supplemental Security Income (SSI)***

### **About this Series:**

This series is prepared by the NYSDOH AIDS Institute to provide general information about the impact of earning income on a person's eligibility for different public benefits. This information is especially important for people seeking certification and employment as a New York State Certified Peer Worker. Each individual's circumstances are different and a number of factors may impact a person's eligibility for public benefits, including their: health status; number of dependents; income to be earned; type of income; other resources or benefits received; and other factors. Individuals should consult with the appropriate benefits program representative, or other expert about their situation, prior to making decisions about accepting reimbursement for work as a Peer Worker.

### **What is SSI?**

SSI makes cash assistance payments to people who are age 65 or older, as well as to blind or disabled people of any age (including children) who have limited income and resources. In 2016, the maximum Federal SSI monthly payment to an individual is \$733, and for a couple it is \$1,110. In New York State, if you are an SSI beneficiary, you are automatically eligible for Medicaid. The SSI application also counts as an application for Medicaid.

The New York State Supplement Program (SSP) provides state-funded financial assistance to elderly, blind, and disabled individuals. SSP is an additional state supplement that will be part of the monthly benefit paid to most SSI recipients. The amount of the state supplement is an additional \$87 for individuals or \$104 for SSI couples living alone. Your SSI application serves as your application for SSP benefits. The Social Security Administration (SSA) will share your information with New York State, which determines your eligibility for SSP benefits. If you receive both SSI and SSP benefits, you will receive your SSP benefits in the same way as you chose to receive your SSI benefit (e.g., direct deposit). If you are eligible for SSP, you will be automatically eligible for Medicaid.

### **How much can I earn from working and still qualify or keep my SSI Benefits?**

When applying for SSI, you may earn up to the Substantial Gainful Activity (SGA) level. In 2016, the monthly SGA levels are \$1,130 for individuals with disabilities other than blindness, and \$1,820 for individuals who are blind. Updated information regarding yearly SGAs may be found at <https://www.ssa.gov/OACT/COLA/sga.html>. If you begin work while receiving SSI, you may earn up to \$1,551 from wages without completely losing SSI benefits, and a couple can earn up to \$2,285 from wages without completely losing SSI benefits.

However, income from work will likely result in a decrease in the amount of your SSI payment, meaning you may no longer receive the maximum benefit of \$733 for an individual, or \$1,110 for a couple.

The decrease in SSI payment will be related to the amount of income you earn. Based on your income level from working, your Medicaid eligibility may also be affected.

If you are working on a limited basis, you should be aware that SSI specifies income which is not counted when calculating an SSI benefit. This includes, but is not limited to the first \$20 of income you receive in a month not being counted, whether it comes from earned income (wages or self-employment income), or unearned income (like Social Security payments, unemployment benefits, or gifts). Also, the first \$65 of earnings, and one-half of all earned income over \$65 each month, is not counted. Therefore, this income will not impact your benefits. If your employer provides you with benefits, such as food, housing, or other gifts, it can count against your SSI benefits.

When you start or stop working, or when there are changes in your earnings, you must report this information to the SSA right away. To report earnings, you can call the SSA at 1-800-772-1213. You may also call, visit, or write to your local Social Security Office.

### **Is there a program that will help people with SSI become employed?**

There are a number of Work Incentives for people receiving SSI benefits. You can learn about these programs that can help you return to work by visiting

<https://www.ssa.gov/disabilityresearch/workincentives.htm>

Ticket to Work (TTW), one of the Work Incentives, is a free, voluntary program that assists people with disabilities to go back to work. TTW provides employment training, career counseling, vocational rehabilitation (VR) services through ACCES-VR, job placement, and ongoing support services necessary to achieve a work goal.

- Individuals participate in the TTW program by signing up with an approved service provider, called an Employment Network (EN). You can visit <https://www.chooseworkttw.net/findhelp/> to find ENs in your area.
- If the EN accepts the Ticket assignment, they will help you create an Individualized Plan of Employment (IPE) and provide appropriate services to help you find and maintain employment.
- You may not be subject to Continuing Disability Reviews while using your Ticket. The IPE will have a yearly Progress Review to evaluate whether you are achieving your goals through the EN. As long as your Progress Review shows you are making progress, your disability will not be reviewed.
- Individuals are able to continue participation in the TTW program whether or not they are achieving their Progress Review goals.

For more information, visit the Social Security Administrations' Ticket Program Beneficiary Access and Support Services Manager's site, [www.choosework.net](http://www.choosework.net), or call the Ticket to Work helpline toll-free at **1-866-968-7842** (TTY **1-866-833-2967**). The Ticket to Work Helpline's staff can answer most of your questions about the program. They can also give you the names, addresses, and telephone numbers of Employment Networks, or the State Vocational Rehabilitation Agency, or American Job Center in your area.

### **If I return to work, is there a trial period during which I can keep my benefits?**

SSI does not have a specific trial period during which you can keep your benefits. Keeping your benefits depends on your income and continuing disability.

## **What if I return to work, lose my SSI benefits, and then lose or cannot keep the job? Will it be difficult to get my benefits reinstated?**

Expedited Reinstatement (EXR) is a safety net for people who successfully return to work and lose their entitlement to SSI benefits and payments. If your cash payments ended because of your work and earnings, and you stop work within 5 years of when your benefits ended, you may be able to have your benefits started again promptly through a request for EXR. This provision allows you to receive up to 6 months of temporary cash benefits while a medical review is conducted to decide if your benefits can be reinstated. You may also be eligible for Medicare and/or Medicaid during this provisional benefit period.

To qualify for EXR, an individual must:

- Not be performing SGA in the month they apply for EXR;
- Be unable to work at the SGA level due to their medical condition;
- Have stopped performing SGA within 60 months of their prior termination;
- Have their current medical impairment(s) be the same as, or related to the original impairment(s); and
- Be disabled according to the application of the Medical Improvement Review Standards (MIRS).

To qualify for continuing Medicaid coverage, you must have been eligible for an SSI cash payment for at least 1 month; still meet disability requirements; still meet all other non-disability SSI requirements; need Medicaid benefits to continue working; and have gross earnings that are insufficient to replace SSI, Medicaid, and publicly funded attendant care services. This means that SSI beneficiaries who earn too much for an SSI cash payment may be eligible for Medicaid if they meet these requirements. The SSA uses a threshold amount (\$43,583 for New York State) to measure whether an individual's earnings are high enough to replace their SSI and Medicaid benefits. If you have gross earnings higher than the threshold amount for New York State, the SSA can figure an individual threshold amount for you if you have impairment-related work expenses; or blind work expenses; or a plan to achieve self-support; or a personal attendant whose fees are publicly funded; or medical expenses above the average State amount. Based on your income, you may be eligible for HIV Uninsured Care Programs to cover the cost of HIV health care and medications. In some cases, HIV Uninsured Care Programs will assist with meeting Medicaid spend-downs or the cost of health coverage through the New York State of Health: The Official Health Plan Marketplace.

You may review the [Red Book](#), for more information about the employment-related provisions of the SSI and SSDI programs.

**To learn more about the New York State Certified Peer Worker Initiative, call the HIV Education and Training Programs at 518-474-3045 or visit <https://www.hivtrainingny.org/Home/PeerCertification>**

**Before making any decisions about changing your employment status, contact your local Social Security Office and speak to a Claims Specialist about your specific circumstances.**