



2025 FAST FACTS to SOCIAL SECURITY'S WORK INCENTIVES and BENEFITS

Many people with disabilities want to work but have many questions about how work will affect their benefits, particularly health care benefits. Social Security and SSI have special work incentives that make it possible for people with disabilities to test their ability to work and still receive monthly payments and health insurance. Below is a summary of the work incentives that apply to:

SSI (Title XVI)

SSI work incentives offer the individual opportunities to continue to receive their SSI cash benefits and/or Medicaid coverage while they work. If the individual cannot receive SSI cash benefits because their earnings are too high, eligibility for Medicaid may continue. In many cases, if the person loses their job or is unable to continue working, they can renew eligibility without filing a new application.

Earned Income Exclusion - Allows for the first \$65 of earnings in a month, plus one-half of the remainder to be excluded when figuring the SSI payment amount. This exclusion is applied in addition to the \$20 general income exclusion if not calculated under unearned income.

Student Earned Income Exclusion - A person under age 22, and regularly attending school can exclude up to \$2,350 of earned income per month or up to \$9,460 per year when figuring their SSI payment.

Property Essential To Self-Support - Allows the individual to exclude certain resources, which are essential to the person's means of self-support.

Impairment Related Work Expenses - Certain items or services that may be needed to work, due to the disability. The cost of such items may be deducted from gross earnings to determine if the individual is performing at SGA.

Plan for Achieving Self-Support - Allows a person to set aside income (other than SSI) and resources for a specified time for a work goal. This may make the person eligible for SSI or more SSI cash payment.

Continued Medicaid Coverage under 1619 (b) - Allows for individuals to continue to receive Medicaid when their SSI cash payment is stopped due to earnings that exceed the SGA level but fall below the state-specific threshold amount. The threshold amount for 2025 is \$53,022 a year.

Continued Payment under a Vocational Rehabilitation Program - a person who medically recovers while participating in a vocational rehabilitation program that is likely to lead to the person becoming self-supporting, may receive benefits until the program ends.

Blind Work Expenses - Any earned income that an individual who is blind uses to meet any expense incurred to earn that income.

Expedited Reinstatement - an individual who no longer receives SSDI/SSI benefits due to work, has 60 months to request reinstatement of benefits. The individual will receive provisional benefits for 6 months while a disability determination is made. Should SSA determine that the individual is no longer disabled, the provisional benefits will not be considered an overpayment.