

KentuckyWorks

Selected Impact of Wages on Benefits Tools

Benefits 101



A Guided Study of You Own Situation

Benefits 101 is an overview of how earned income may affect eligibility for an entitlement to social security disability benefits and supplemental security income.

[Click here](#) or go to https://www.hdilearning.org/?woo_category=334 to access the training.

SSI 101 Video

This video provides all the basics that youth with disabilities and their parents need to know about applying for Supplemental Security Income when they turn 18 years old! The video also covers how youth with disabilities can work and keep their benefits.

[Click here](#) or go to <https://www.youtube.com/watch?v=Z9sBOO4PLks&feature=youtu.be>



The Truth About SSI and Working

THE TRUTH ABOUT WORKING WHILE RECEIVING SSI IN 2019

SSI Provides...
Supplemental Income in an amount up to \$771 per month for a single person (\$1,157 for a married couple) and health insurance through Medicaid.

You can work and earn money while receiving SSI!
The first \$85 you earn each month does not change your SSI benefit. After that you get to keep:

fifty cents of your SSI for every one dollar earned

If your only income is from SSI and your job, when your paycheck reaches \$1,627 per month, your SSI cash benefit will stop. But you will still receive Medicaid until your income reaches Kentucky's threshold amount.

Kentucky's current threshold income is \$30,818 per year!

If you earn enough money from your job to stop your SSI payment, the amount you earn at your job will not be counted when calculating any required Medicaid share of cost payment.

IF SSI IS YOUR ONLY CASH BENEFIT, YOU WILL ALWAYS HAVE MORE MONEY TO SPEND BY WORKING!

For more information visit:
www.kentuckyworks.org

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[Click here](#), or visit
www.kentuckyworks.org/wp-content/uploads/2019/04/The-Truth-About-Working-While-Receiving-SSI-in-2019.pdf

THE TRUTH ABOUT WORKING WHILE RECEIVING SSDI IN 2019

Social Security Disability Insurance
pays a monthly benefit based upon your work record and/or the work record of a responsible family member and health insurance through Medicare after a 24 month waiting period.

You can work, earn money, and continue to receive your full SSDI benefits until Social Security determines you have the ability to consistently produce significant income (currently defined as the ability to earn \$1,220 per month or \$2,040 if you are blind). This is called **substantial gainful activity**.

Adjustments to Substantial Gainful Activity
Substantial Gainful Activity (SGA) refers only to earned income. Some assistance your employer provides to you, but not other employees, may inflate your apparent ability to earn SGA and their value could potentially be disregarded from the SGA decision. Some of the most common are: special assistance with tasks, frequent rest breaks, provided with special concessions, a lower standard of productivity or efficiency, or given the opportunity to work because of a family relationship, past association, or the employer's concern for the person's welfare. See www.ssa.gov/redbook for more details.

Trial Work Period
The Trial Work Period is the first step toward long term employment. It is a total of nine months over a five year period of time. During those nine months, you can earn an unlimited amount of money and test your ability to work. Each month you earn \$880 or more, counts as a trial work month. When you have used all of the Trial Work Period months, if SGA has not been determined, an Extended Period of Eligibility begins and there are other work incentives available. Learn more at www.ssa.gov/work/WIPA.html

For more information go to: www.KentuckyWorks.org

[Click here](#), or visit
www.kentuckyworks.org/wp-content/uploads/2019/01/The-Truth-about-Working-While-Receiving-SSDI-2019.pdf

Disability Benefits 101 gives you tools and information on health coverage, benefits, and employment. You can plan ahead and learn how work and benefits go together in Kentucky.

Disability Benefits 101

work • benefits • you



[Click here](#), or visit
<https://ky.db101.org/>

www.KentuckyWorks.org



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