

SSI Work Incentives

Earned Income Exclusion – Allows most of a person's income to be excluded when calculating the SSI payment. Social Security excludes \$65.00 of earnings a month (and \$20.00 general exclusion of the individual has any unearned income) plus one half the remainder.

Student Earned Income Exclusion – Allows a person who is under the age of 22 and regularly attending school to exclude up to \$1,550.00 per month. The maximum annual exclusion is \$6,240.00.

Blind Work Experience (BWE) – Allows a person who is blind to exclude any expense which enables them to work, whether or not the expense is related to the individual's impairment.

Plan for Achieving Self-Support (PASS) – Allows a person to set aside income and/or resources for a specific period of time for a work goal. For example, an individual could set money aside for an education, vocational training, or starting a business. The plan can help a person establish or maintain SSI eligibility and it can also increase the person's SSI payment.

Property Essential for Self-Support – Allows a person to exclude certain resources, such as property used in a trade or business or non-business property used to produce goods or services essential to the individual's means of self-support.

Continued Medical Assistance Eligibility (Section 1619 (b)) – Continues Medical Assistance coverage even if the person earns too much to receive a SSI payment. The individual must continue to meet all of the SSI eligibility requirements except for earnings and they must need Medical Assistance in order to work. In Wisconsin, the annual threshold amount is \$31,323.00.

Impairment Related Work Expense (IRWE) – Allows a person to deduct the cost of certain impairment-related items and services that are needed to work from gross earnings. For SSI purposes, IRWE are deducted after the \$20.00 general and the \$65.00 earned income exclusion when calculating the individual's SSI payment.

Continued Payment Under a Vocational Rehabilitation Program – Allows person who medically recovers to continue receiving benefits for a limited time while completing a vocational rehabilitation program.

Subsidy – Support a person receives on the job that could result in more pay than the actual value of the work performed. The value of the subsidy is deducted from the person's earning when determining if the individual is working at the Substantial Gainful Activity (\$900.00) level for initial eligibility for SSI. A subsidy cannot reduce countable income when calculating the SSI payment.