

Return to Work

SUPPLEMENTAL SECURITY INCOME (SSI)

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Please consider completing this pre-test while we wait.
Link: <https://www.surveymonkey.com/r/benefits102-pre>

Topics

- ▶ Disability Benefit Programs
- ▶ Overview of Supplemental Security Income (SSI)
- ▶ Work Incentives on SSI
- ▶ Reporting Wages

The Big Question

Will I lose my benefits?

- Cash payments
- Health Care

Disability Benefit Programs

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Both SSDI and SSI = Concurrent Benefits

Overview of Social Security Benefit Programs

Title II Social Security Disability Insurance (SSDI)

- Entitlement program based upon insured status
- 3 different forms – SSDI, CDB and DWB
- Comes with Medicare coverage
- Amount of benefit varies
- **Received on 3rd of month**
- Income counted when it is earned

Title XVI Supplemental Security Income (SSI)

- Funded by federal tax dollars, not Social Security trust fund
- Welfare program based upon financial eligibility
- Comes with Medicaid coverage
- Set full benefit amount (\$967 individual -- 2025)
- **Received on 1st of month**
- Income count counted when it is paid

SSI Benefits

- ▶ Needs based
- ▶ Paid out of general federal tax dollars
- ▶ Meant to provide enough \$ for basic food and shelter
- ▶ Comes with Medicaid/Title 19

Basic Eligibility for SSI

- ▶ Aged 65 and older;
- ▶ Blind (20/200 or less in better eye with glasses or field of vision less than 20 degrees); or,
- ▶ Disabled; and
 - Meet the Income and resource tests; and
 - Certain citizenship or residency requirements
 - File an application.

Federal Benefit Rate (FBR)

- ▶ Rate is set each year
- ▶ Receive full FBR when responsible for food and shelter
- ▶ 2025 Rates: Individual \$967, Couple \$1,450

Income That Affects SSI

- ▶ Unearned Income
- ▶ Gross Wages/earnings and net earnings from self-employment, including in-kind items received in lieu of wages (like room and board)
- ▶ In-kind support and maintenance received from others

Unearned Income and SSI

Common forms of unearned income would include the following:

- Social Security Title 2 Benefits
- Veteran's benefits
- Worker's Compensation
- Unemployment Insurance
- Child Support
- Family Investment Program

Resource Limits

- ▶ Individual's countable resources must not exceed \$2,000 as of the first day of a given month.
- ▶ Eligible couple's countable resources must not exceed \$3,000 as of the first day of a given month.

Common Resource Exclusions

- ▶ Household goods and personal effects
- ▶ Medical devices and adaptive equipment
- ▶ Some life insurance policies
- ▶ The home in which the beneficiary lives
- ▶ One automobile per household
- ▶ Some burial funds, burial spaces, and life insurance assigned to funeral provider
- ▶ Some student financial assistance
- ▶ Individual Development Accounts (IDAs)
- ▶ Some trusts
- ▶ Support from programs such as DHS and Section 8

How earnings affect SSI payments

- ▶ SSA counts less than half of your earned income
- ▶ SSA does not count the first \$20 of any kind (monthly)
- ▶ SSA does not the first \$65 of earned income (monthly)
- ▶ Certain impairment related work expenses can also be deducted from your gross wages.

Calculation of SSI w/ earned income only

\$	885.00	Earned Income
\$	(20.00)	
\$	865.00	
\$	(65.00)	Earned Income Exclusion
\$	800.00	
/2	(1/2)	Remaining Earnings
\$	400.00	Countable Earnings
\$	967.00	Federal Benefit Rate 2025
\$	(400.00)	Countable Earnings
\$	567.00	SSI Payment
\$	885.00	Gross Income
\$	1,452.00	Total Gross Income
	2 - Month Lag	

Real World Example

SSA Calculation for Countable Income

Pay	
Date	Ammount
9/5/2024	\$63.82
9/12/2024	\$296.95
9/19/2024	\$143.97
9/26/2024	\$481.84
TOTAL	\$986.58

SSA Calucation for Countable Income	
\$	986.58
\$	(85.00)
\$	901.58
	÷ 2
\$	450.79

SSI Reduction 2025	
\$ 967.00	
\$ 450.79	
\$516.21	November Check

Pay	
Date	Ammount
10/3/2024	\$522.58
10/17/2024	\$364.70
10/31/2024	\$322.94
TOTAL	\$1,210.22

SSA Calucation for Countable Income	
\$	1,210.22
\$	(85.00)
\$	1,125.22
	÷ 2
\$	562.61

SSI Reduction 2025	
\$ 967.00	
\$ 562.61	
\$ 404.39	December Check

SEPTEMBER		OCTOBER		NOVEMBER	
\$ 986.58	Estimated Earned Income	\$1,210.22	Estimated Earned Income	\$1,300.00	Estimated Earned Income
\$ 967.00	SSI Check	\$ 967.00	SSI Check	\$ 516.21	SSI Check
\$ 1,953.58	Total Money	\$ 2,177.22	Total Money	\$1,816.21	Total Money

What happens if my earnings are so high that my SSI stops?

- ▶ Benefits can start again if you stop working or your earnings decrease (12-month ineligible grace period)
- ▶ If your earnings are so high that your SSI payments stop:
 - Medicaid continues until you earn above a threshold
 - People with high medical costs can earn even more

SSI and Work Incentives

- ▶ Student Earned Income Exclusion (SEIE)
- ▶ Impairment Related Work Expense (IRWE)
- ▶ Blind Work Expense (BWE)
- ▶ Plan for Achieving Self-Support (PASS)

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	A	B	C
1	Unearned Monthly Income	1200	F
2	Unearned Income Exclusion	20	
3	Countable Unearned Income	1180	
4			
5	Gross Earned Monthly Income (Paycheck)	1610	
6	Earned Income Exclusion	65	
7	\$20 Unearned Income Exclusion (if not used above)	0	
8	Remainder	1545	
9	Divide by 2	772.5	
10	Countable Earned Income	772.5	
11			
12	Countable Unearned Income	1180	
13	Countable Earned Income	772.5	
14	Total Countable Income (must be below 150% of poverty line)	1952.5	
15			
16	150% of Federal Poverty Line for a Household of One	1956.25	
17	Total Countable Income	1952.5	
18	Total Family Income	YES	
19			
20			

[Link to Iowa Vocational Rehabilitation Calculators and other Information](#)

Medicaid for Employed People with Disabilities (MEPD)

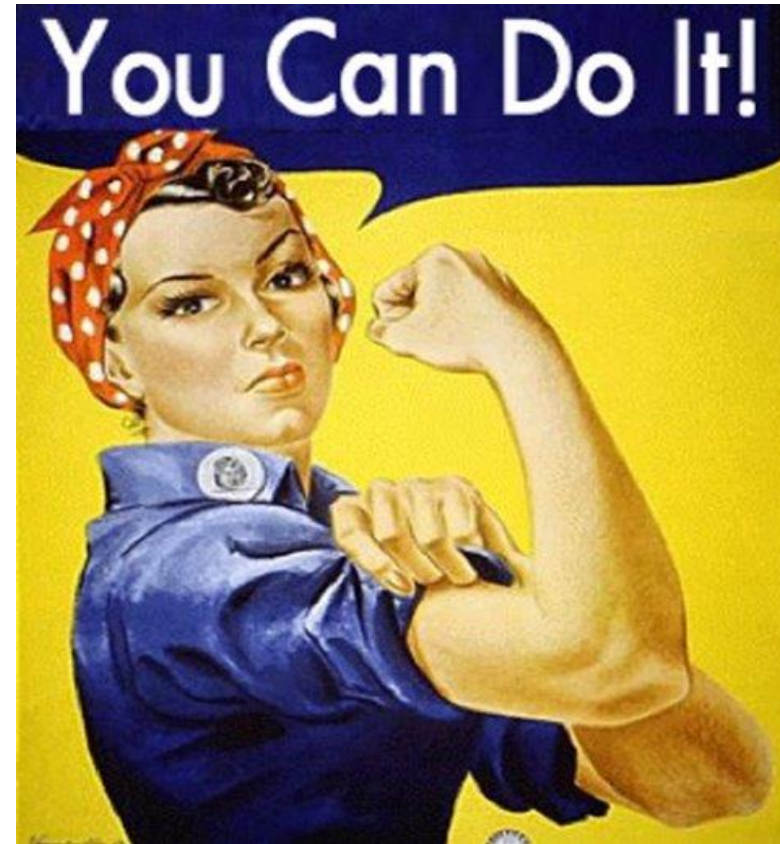
- ▶ Must be disabled
- ▶ Must have earned income from employment
- ▶ Must be under age 65
- ▶ Must meet income and resource requirements (higher than SSI requirements)
- ▶ Same as Title 19- administered by DHS
- ▶ Some individuals may pay a premium
- ▶ Higher resource limit



Social Security only knows what you tell them....

Things to Remember.....

- ▶ Everyone can work
- ▶ You can work and maintain benefits
- ▶ You can gradually transition off benefits
- ▶ You can maintain your Medicare/Medicaid
- ▶ ALWAYS report wages to SSA (get a receipt)
- ▶ Assign Ticket To Work



Questions

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**Health and
Human Services**

