

Supplemental Security Income

Quick Look: When you have a disability, you may qualify for a cash benefit from the Social Security Administration. This is called Supplemental Security Income (SSI) and will help you pay for things you need. SSI is a monthly payment for people who are blind, disabled, or over age 65 and have low income. If you are under 18, you may already receive the SSI cash benefit (based on your family's income). After you turn 18, the Social Security Administration will contact you to make an "Age 18 Redetermination" and decide if you still qualify for SSI.



Preparing for Redetermination

If you are under age 18 and already receiving SSI (based on your family's income), the Social Security Administration will conduct an "Age 18 Redetermination" between your 18th and 19th birthdays. After you turn 18, Social Security will contact you to begin the redetermination process.

If you are receiving Medicaid or Medicaid waiver services, when you turn 18 you will need to apply for Social Security benefits which will maintain your Medicaid coverage. The disability standard is stricter, so you may not be eligible for SSI once you are an adult. If you are not eligible for SSI, you may also no longer be eligible for Medicaid and will need to reapply for another type of Medicaid.

A special rule, known as Section 301, allows you to receive SSI and Medicaid if you:

- do not qualify due to medical improvement, and
- are receiving services from approved programs, such as Vocational Rehabilitation (VR).
 - talk to your school about applying for VR services or Pre-Employment Transition Services (Pre-ETS).



It Pays to Work

Here is the good news: If Social Security says you are eligible for SSI after you turn 18, you still be able to work and earn money. This means you can have your job pay and keep your SSI benefit. In 2025, the most SSI you can receive is \$967 per month. If you start working and earning money, your SSI check will go down slowly. Don't worry, you will still have more money overall. Social Security lets you keep part of your earnings without affecting your SSI benefits.

SSI and After Age 18

Continued from page 1.

Here is an example of how Social Security might determine your SSI and how that would affect your earnings:

If you have a job that pays \$9 per hour, 25 hours per week. That means you earn \$900 per month from working. Social Security would disregard (or not count) the first \$85 due to a General and Earned Income Disregard.

$$\text{\$900} - \text{\$20} - \text{\$65} = \text{\$815}$$

Social Security would take this new amount of \$815 and divide it in half.

$$\text{\$815 divided by 2} = \text{\$407.50}$$

This means, that out of the \$900 you earned working, Social Security would only count \$407.50 towards your final countable earned income. Now let's calculate your new monthly SSI payment. The maximum amount of allowable Social Security in 2025 is \$967.

$$\text{\$967} - \text{\$407.50} = \text{\$559.50}$$

Your monthly SSI benefit adjusts to \$535.50. But remember, you received \$900 from your job this month, too.

$$\text{\$900} + \text{\$535.50} = \text{\$1,435.50}$$

Before this, you were only receiving SSI benefits in the amount of \$967. That is \$468.50 more than not working!



It Pays to Stay in School

You can keep even more of your SSI if you stay in school! **There is a Social Security work incentive called the Student Earned Income Exclusion.** If you are eligible for this work incentive, the Social Security Administration disregards (ignores) up to \$2,350 per month in earnings and up to \$9,460 per year for 2025.

To qualify for this work incentive, you must be under 22, working, and attending school or training regularly. This means that using the example on Page 2, you would be able to keep all your SSI checks (\$967 per month) and all your earnings from work (\$900 per month) for a total of \$1,867.

SSI and After Age 18

Continued from page 2.



It Pays to Stay in School

There is another Social Security work incentive that can help you keep more of your SSI check and pay for qualifying medical expenses. **This incentive is known as an Impairment Related Work Expense (IRWE).**

If you have out-of-pocket expenses (not paid for through insurance or other benefits) for treatments or other things that are necessary for you to work (medication copays, therapy, lab copays, disability-related transportation, etc.), Social Security may allow you to keep more of your SSI to help pay for these expenses.

To be eligible, you must be working, make a request for an IRWE, and submit a receipt for the expenses. Here is an example: If you have \$150 in monthly out-of-pocket Impairment Related Work Expenses, you will keep \$75 more in your SSI check.

Being legally blind as an SSI recipient qualifies you for a different work incentive: a Blind Work Expense (BWE). In this case, the expenses must be related to work. There is an extensive list of deductions that are considered a BWE, such as federal taxes, uniforms, and meals eaten while working. Social Security could count 100% of those costs.

Additional Resources

The following fact sheets and websites provide more information on many of the concepts we have touched on in this fact sheet.

- **Blind Work Expense**
www.iidc.indiana.edu/cclc/doc/bin-2024/English/benefits-fact-sheet-blind-work-expense.pdf
- **Impairment-Related Work Expenses for SSI**
www.iidc.indiana.edu/doc/resources/benefits-fact-sheets/BIN2023/benefits-fact-sheet-irwe-for-ssi.pdf
- **Pre-Employment Transition Services**
www.in.gov/fssa/ddrs/files/Pre-ETS-Basics.pdf
- **Student Earned Income Exclusion**
www.iidc.indiana.edu/cclc/doc/bin-2024/English/benefits-fact-sheet-student-earned-income-exclusion.pdf

SSI and After Age 18

Continued from page 3.

**For more information, contact the
Indiana Benefits Information Network**
812-855-6508 | www.iidc.indiana.edu/cclc

The Social Security Red Book - A Guide to Work Incentives and Employment Supports
www.socialsecurity.gov/redbook/