

PFA TIPS

You applied for Supplemental Security Income (SSI). You waited months (or years) to get approved and have finally started receiving SSI. Now a professional is advising you to consider employment. But won't earnings cause your SSI to stop? Isn't it a bad idea to work?

It makes financial sense

Believe it or not, it's a GREAT idea to work! People who get SSI are always better off if they work than if they don't. Earnings usually cause SSI payments to be reduced, but not dollar for dollar. Your SSI is reduced by less than half the gross wages you are paid. For example, let's say you start out receiving the maximum amount of SSI for an individual in Maryland in 2026 - \$994 a month. You start earning \$885 a month gross wages. SSI subtracts \$85 a month from your wages and divides the difference by 2:

\$ 885 gross wages
- 85
\$ 800 / 2 = \$400 "countable income"



The amount they count against your SSI – your "countable income" – is \$400 a month. They reduce your SSI payment by the amount of your countable income:

\$ 994 maximum SSI
- 400 countable income
\$ 594 reduced SSI

Your SSI is reduced...but your total income is higher than when you weren't working:

\$ 885 gross wages
+ 594 reduced SSI
\$1,479 total income

You are much better off than when you got only \$994 a month from SSI.

Work incentives

The news gets better. There are some special rules called "work incentives" that can let you keep even more SSI while you work.

Student Earned Income Exclusion

A student under age 22 can use the "Student Earned Income Exclusion" to keep the FULL amount of SSI while working. They can earn up to \$9,730 gross wages a year (in 2026) without SSI being reduced at all. The student must be in grades 7 – 12,

You Can Go to Work, Keep SSI and Medical Assistance and Live to Tell About It



college, trade or technical school, or a job training program. They must attend classes at least 12 hours a week (only 8 hours a week in college, but 15 hours a week in job training if shop practice is involved).

Impairment Related Work Expenses (IRWEs)

If you pay for disability-related expenses that you need for work, you can subtract them from your countable income, and keep more SSI. The expenses – known as "Impairment Related Work Expenses (IRWEs)" – must be related to your disability or another condition for which you receive treatment, and you must pay for the items out of your own pocket and not be reimbursed. Examples:

- Medical services
- Prescription copays
- Transportation needed because of a disability (e.g., cabs to and from work if you can't drive)
- Assistive devices
- Attendant care to prepare for work

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You Can Go to Work, Keep SSI ... continued

Plan to Achieve Self Support (PASS)

PASS lets an SSI recipient subtract from countable income the expenses they pay to reach a work goal. Examples:

- Education
- Training
- Transportation (even buying and insuring a car)
- Tools
- Equipment
- Computers
- Uniforms
- Job coaching

A PASS lets you keep higher SSI payments than IRWE's do, but your plan must be approved by Social Security, and a PASS is time-limited (usually up to several years).

Protecting Medical Assistance when you work

Here's the big question: What if your earnings are high enough that your SSI payments are reduced to \$0? For example, if you were paid \$2,073 a month gross wages (e.g., \$15 an hour working about 32 hours a week), your countable income would be:

\$ 2,073 gross wages

- 85

\$1,988 / 2 = \$994

This would reduce your SSI to \$0:

\$ 994 maximum SSI

- 994 countable income

\$ 0 reduced SSI

You are automatically eligible for Medical Assistance (also known as "Medicaid") if you receive SSI payments. If your SSI payments stop due to your earnings, wouldn't you lose your Medical Assistance?

Fortunately, no. A work incentive called "1619(b)" lets you keep Medical Assistance if your SSI payments stop due to your earnings. 1619(b) also protects your SSI eligibility. If your earnings later drop or stop, you can get your SSI payments back without reapplying – you just need to notify Social Security.

To be eligible for 1619(b):

- Your SSI payments must have stopped DUE TO YOUR EARNINGS, AND
- Your resources (assets) must stay below \$2,000 (just as when you received SSI payments), AND
- You must not have more than \$1,013 a month in "unearned income" (such as Social Security benefits, pensions or dividends) in 2026, AND
- You must continue to meet Social Security's disability standard, AND
- Your earnings must be below a limit (usually \$62,929 a year in 2026, but in some cases, the limit may be higher)

How can you get help using work incentives?

A Benefits Counselor can help you use the work incentives. You can get free benefits counseling from either:

- The Division of Rehabilitation Services (DORS), a state agency that helps people with disabilities gain employment – if you have a case open with DORS (find your local DORS office at <http://dors.maryland.gov/resources/Pages/locations.aspx>), or
- The Maryland Work Incentives Network (MD WIN), if you receive SSI or Social Security Disability, are 14 – 66 years old, and are working or seeking work. Call 240-638-0071

Do you need to report your earnings to Social Security if you work?

Yes! And it's a good idea. Reporting your earnings helps make sure you get the right amount of SSI, and not too much. If you don't report earnings, you may receive too much SSI, and have to pay the extra back! A Benefits Counselor can show you how to report your earnings, and can estimate the amount of SSI you should receive when you work.

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