



# Paul V. Sherlock Center

On Disabilities / Rhode Island College

## Work Incentives for SSI

## 2026

**Disclaimer:** This presentation is for information purposes only. SSA regulations and other information may change. Always check with the original source for the most up to date information.

# Welcome!



- Session Is Being Recorded
- Moderators/Presenter
- WEBINAR Attendees
  - Audio Muted
  - Video Off
- Zoom House Keeping RIBBON
- Q & A Communication
  - Type questions
  - Moderator will share questions with presenters
  - Those with Questions may be unmuted.

## Thank you Sponsors!

- EOHHS
  - DHS- Office of Rehabilitation Services
  - Behavioral Health, Developmental Disability and Hospitals

# Work Incentives for SSI

## AGENDA

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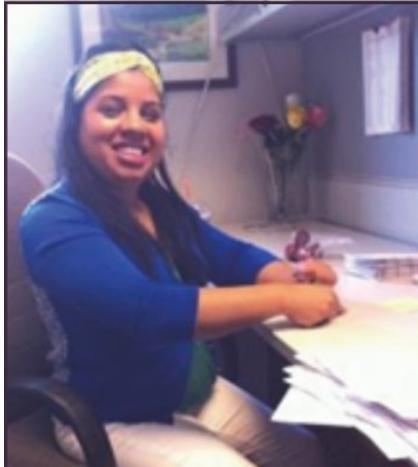


- Welcome/Overview
- Benefits of Employment
- Accessing Work Incentive and Benefits Counseling
- Differences SSI vs. SSDI
- Overview Of SSI Work Incentives
- Reporting Earnings
- ABLE Account
- Resources
- Satisfaction Poll

# Benefits of Employment

## Work is an Expected Adult Role

- Helps us use skills; develop new skills/goals
- Affords new opportunities for friendship/social activity
- Makes life more balanced, satisfying, meaningful
- Improves Mental and Physical health & Financial well-being
- Paying Social Security Taxes can result in eligibility for SSDI and Social Security Retirement



# Work Incentive Information and Benefits Counseling

## Information Beneficiaries Need to Know

- Impact of earnings on SSI and/or SSDI  
Medicaid and/or Medicare
- SSA Work Incentives (WI)
- SSA Wage Reporting Options
- Avoiding/reducing overpayments

Resources at the [Sherlock Center's WI Webpage](#)

## Access Benefits Counseling

### Work Incentive Planning and Assistance

- Ticket to Work Helpline:  
1-866-968-7842 or 1-866-833-2967 (TTY/TDD)

*Helpline referrals sent to RI WIPA Project*

- Other sources for Benefits Counseling:

*ORS: Discuss with your VR counselor*

*BHDDH-DDD: Submit EERF Form*

# Social Security Benefits – If Disabled

## Program Differences

**SUPPLEMENTAL SECURITY INCOME (SSI):** Little or no income or savings

- May receive payment of \$994 or less
- Receive Medicaid upon eligibility
- Get paid 1st of the month
- Small Supplementary Payment from State of RI

**SOCIAL SECURITY DISABILITY INSURANCE (SSDI):** Have work history or ARE disabled child or spouse of qualified worker

- Amounts Vary
- Receive Medicare after 24 months of entitlement
- Receive payment on 3rd of the month or on a Wednesday
- If low SSDI, may receive SSI too

# Confirming Your SSI & SSDI Benefits

## My Social Security Account

Create a My Social Security Account  
[www.ssa.gov/myaccount/](http://www.ssa.gov/myaccount/)

## Award Letter

Award Letter or other letters from Social Security.

## Helpline

Ticket to Work Helpline:  
1-866-968-7842  
tty:  
1-866-833-2967

# 4 Important Facts About SSI



Supplemental Security Income (SSI) is not the same as Social Security Disability Insurance (SSDI) – Work affects them differently.



SSI benefits consist of a cash payment and automatic Medicaid (in RI)

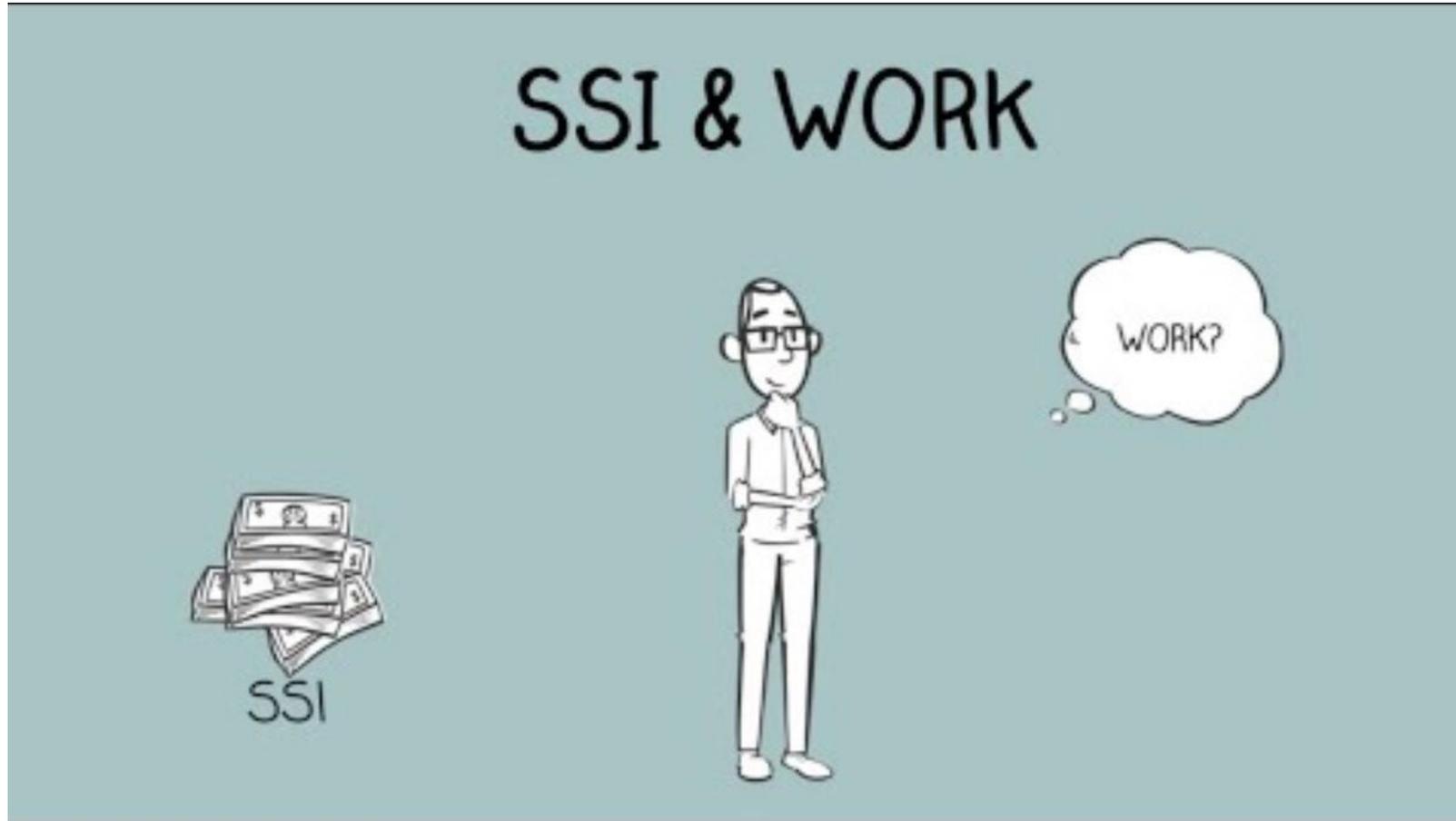


Amount of gross monthly earnings received – not the number of hours worked – affects SSI



Even If earnings cause SSI payments to stop, Medicaid is likely to continue

# SSI & Work



Video link: 6 Minutes

<https://sherlockcenter.ric.edu/services-projects/work-incentives-benefits-counseling/videos-and-demand-webinars>

Resource:

[Ticket to Work](#) Work Incentives, Job Search, etc.

[TTW Stories](#)

[WISE Webinars](#)

# SSI Basics

**No limit on the length of time you can work.**

**As earnings increase, SSI payment gets reduced or may stop.**

**Good News....Medicaid Continues (1619b) until earning above \$46,819 in RI (2026).**

# SSI WORK INCENTIVES

- **Student Earned Income Exclusion (SEIE) (under 22yo)**
- **Earned and General Income Exclusions**
- **Impairment Related Work Expenses (IRWE)**
- **Blind Work Expenses (BWE)**
- **Plan for Achieving Self-Support (PASS)**
- **Medicaid Continuation 1619(b)**

# SSI - Income Affecting Payment Amount:

## Unearned Income

- Income you don't work for, such as SSDI, Unemployment Insurance, etc.

## Earned Income

- Wages from employment or net earnings from self-employment

# SSI - Automatic Income Exclusions

**General Income Exclusion** applied to Unearned Income: first \$20/month of Unearned Income excluded (deducted; not counted). \*If no unearned income, \$20 is deducted from earned income.

**Result:** Remaining unearned Income causes dollar for dollar reduction in SSI payment.

## Automatic Income Exclusions

**Earned Income Exclusion:** applied to wages 1<sup>st</sup> \$65/month plus half of remaining earnings

**Result:** Less than \$1.00 deducted from SSI for every \$2.00 of gross monthly wages

# Example: SSI Calculation 2026

**Fed. SSI is \$994 – RI SSI supplement is \$39.92.**

**Gross wages of \$1585**

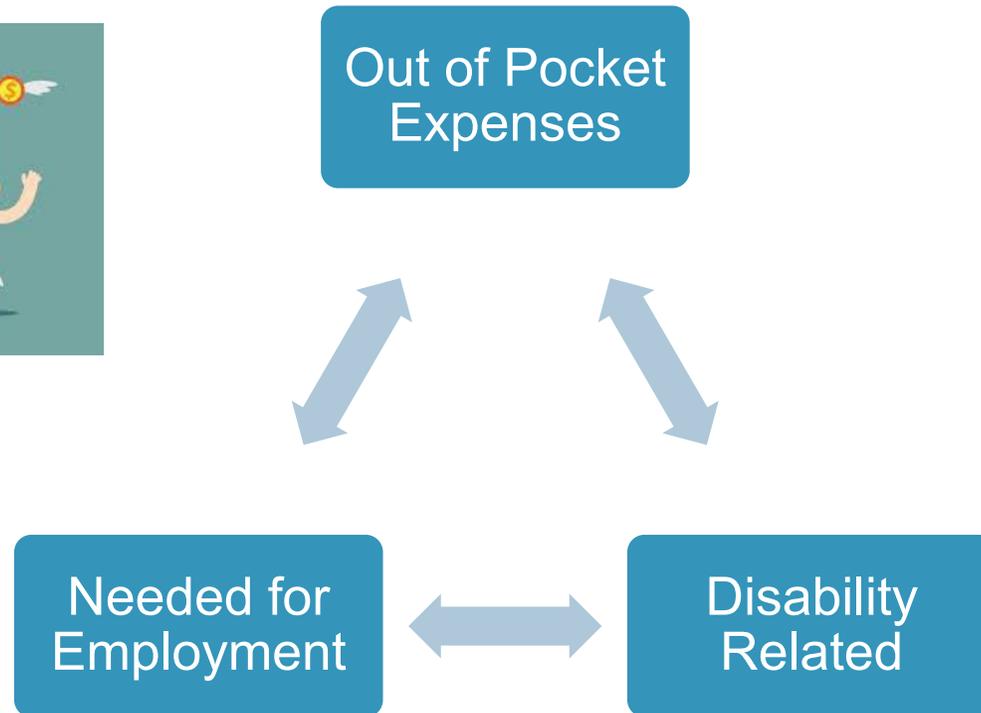
Formula	Calculation
Gross monthly wages	\$1585
General income exclusion	-\$20
Remainder	\$1565
1 <sup>st</sup> Part Earned Income Exclusion	-\$65
Remainder	\$1500/2
2 <sup>nd</sup> Part Earned Income exclusion/ Divide by 2 = <b>Total Countable Income</b>	\$750

Formula	Calculation
Fed SSI rate	\$994
Countable Income	- \$750
Adjusted Fed SSI	= \$244
RI SSI Supplement	+ 39.92
Total SSI	= \$283.92
Gross Wages	+ \$1585
<b>Total Monthly Income</b>	<b>= \$1868.92</b>

**2026 Break-even point is \$2,073.00 mos.**

# IMPAIRMENT RELATED WORK EXPENSES (IRWE)

Social Security will deduct the amount of an approved IRWE from gross monthly wages!



## Examples

Payments or co-payments for medical services

Medications

Medical supplies or equipment

Special transportation to/from work

And many more....

# Example: SSI Calculation IRWE's of \$100 per month

Formula	Calculation
Gross monthly wages	\$1585
General/Part 1 earned income exclusion	-\$85.00
Remainder	\$1500
IRWE	-\$100.00
Remainder	\$1400/2
Part 2 earned Income exclusion/ Divide by 2 = <b>Total Countable Income</b>	<b>\$700</b>

Formula	Calculation
Fed SSI rate	\$994
Countable Income	- \$700
Adjusted Fed SSI	= \$294
RI SSI Supplement	+ \$39.92
Total SSI	= \$333.92
Gross Wages	+ \$1585
<b>Total Monthly Income</b>	<b>=\$1,918.92</b>

**\$50 more in countable earnings per \$100 in IRWE**

# SSI Wage Reporting Responsibilities

IMPORTANT Save:

- Pay stubs
- IRWE receipts
- Correspondence to/from Social Security

**Report by the 6th of the month**

## Who Should Report:

Beneficiary or Rep Payee

## When to Report, **START WORKING:**

- Contact Local Social Security Office
- Ask about Reporting Preferences.
- Discuss Potential Work Incentives (IRWE, BWE, SEIE, etc.)

## REPORTING OPTIONS:

- Social Security Wage-Reporting Line or Smart Phone App.  
(Can't use if you have IRWE)
- My Social Security"  
Account: <https://www.ssa.gov/myaccount/>
- Write to, fax, or visit your local Social Security office (Include or bring pay stubs, IRWE Receipts)

## How Do I Minimize SSI Overpayments?

- **Report Gross Earnings Monthly by the 6th of the month.**
- **Understand SSI formula to predict what payments should be.**
- **Contact Social Security if payment is much larger or smaller than it should be.**
- **Remember a 2-month gap exists between month earnings paid and SSI check adjustment.**



GOOD  
NEWS

# For SSI Beneficiaries

Break Even Point/  
SSI Check \$0

- \$2,073

Medicaid  
Continues (1619b)

- Earnings  
Threshold  
\$46,819

& With IRWE

- Earnings Could  
Be Higher

# Medicaid and Working

# Medicaid 1619(b)

## When SSI Payment ends

**As wages increase, SSI Check decreases to “0” (Breakeven point)**

### **To Qualify for 1619b:**

- SSI for at least one month
- SSI payments stopped due to earnings or earnings in combination with other income
- Meet all other SSI requirements, including resource limits (\$2,000 for an individual; \$3,000 for a couple)
- Earnings threshold limit - \$46,819 (RI 2026). FYI-Individualized threshold limits may apply.

# Medicaid for the Working Disabled

<https://eohhs.ri.gov/Consumer/TheSherlockPlan.aspx>

## Two categories:

- Ticket to Work for ages 16-64
- Sherlock Plan for ages 65 and older

## People eligible for either program are entitled to:

- the full scope of Medicaid medical benefits;
- Long-term services and supports home and community-based services;
- and services needed to start or continue their employment.

## Sliding Fee Premium Payment

	<b>Ticket to Work</b>	<b>Sherlock Plan</b>
Age	16 – 64	65+
Income Limit	None	250% FPL
Asset Limit	None	\$10,000 individual / \$20,000 couple

# RI's ABLE

Supporting  
Saving  
& Financial  
Well Being

[ri.savewithable.com](http://ri.savewithable.com)

On-demand Webinar  
Sherlock Center  
WI Webpage

**ABLE ACCOUNT: Allows savings above SSI and/or Medicaid savings limits.**

- Must be disabled before age 46
- Can save up to \$20,000 per year for disability-related expenses
- If working, can save more
- SSI recipients can save up to \$100,000 before SSI cash payments are affected
- Medicaid continues even if savings above \$100,000
- Family members and others can contribute to ABLE account (up to annual limit)

# DOES WORK IMPACT OTHER BENEFITS?

Earnings may have an impact on other benefits, including, but not limited to:

- SNAP BENEFITS
- RENT PAYMENTS (If YOU LIVE IN SUBSIDIZED HOUSING)
- VETERAN's BENEFITS
- ENERGY ASSISTANCE

A Benefits Counselor can help determine whether these and other benefits are likely to be affected.

## **IMPORTANT:**

**REPORT EARNED INCOME TO ALL BENEFIT PROGRAMS**

# Ticket to Work Program (TTW)

- Program is optional
- Program goal: eliminate need for benefits
- Choose Employment services from an Employment Network or State VR agency
- Protected from Medical review if making timely progress
- Resources:

[Ticket To Work - Choose Work Website](#)

[Ticket To Work Employment Networks](#)



# Questions & Answers

# SHERLOCK RESOURCES

[www.sherlockcenter.org](http://www.sherlockcenter.org)

401-456-8092

➤ **Stay Informed:** Join Work Incentive Mailing list, receive updates

➤ **Learn More:** Work Incentives Information Page

<https://sherlockcenter.ric.edu/services-projects/work-incentives-benefits-counseling>

-Fact Sheets, General Information, Etc.

-Register for Public Work Incentive Information Sessions

➤ **Obtain Benefits Counseling** – See Slide 5.

RI WIPA: Vicki Ferrara, 401-456-8092; Joshua Hughes, 401-456-4734<sub>27</sub>

# RESOURCES Work Incentives

**SSA The Worksite:** [www.ssa.gov/work/](http://www.ssa.gov/work/)

➤ **Ticket to Work's Help Line at**

1-866-968-7842 or 1-866-833-2967 (TTY)

➤ **SSA Working While Disabled: How we can help!**

<https://www.ssa.gov/pubs/EN-05-10095.pdf>

➤ **The Red Book - A Guide to Work Incentives** <https://www.ssa.gov/redbook/>

➤ **Ticket to Work Program:** <https://choosework.ssa.gov/>

➤ **Reporting Earnings Fact Sheets:**

<https://www.ssa.gov/ssi/spotlights/spot-reporting-earnings.htm>

<https://www.ssa.gov/ssi/spotlights/spot-telephone-wage.htm>

➤ **SSI Calculation Sheet:** [https://vcu-ntdc.org/resources/WIPA\\_OtherResources/SSICalculationSheet2019.pdf](https://vcu-ntdc.org/resources/WIPA_OtherResources/SSICalculationSheet2019.pdf)

➤ **PASS Online:** <https://www.passonline.org/>

➤ **Help Applying for Benefits:** <https://www.ssa.gov/thirdparty/>

# RESOURCES

- **Department of Labor-FFRCRA, Employee Paid Leave:**

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

- **RI's ABLE:** [ri.savewithable.com](http://ri.savewithable.com)
- **Disability Rights RI:** [www.drri.org](http://www.drri.org)
- **RI Legal Services:** <http://www.rils.org/>



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# Thank you for attending!

**Please complete the feedback Poll**

**Stay Informed:**

- Create a My Social Security Account
- Call the Ticket To Work Help Line with Questions and Submit ICERF to access benefit counseling
- Join the SC Work Incentives News email list