



SSI Frequently Asked Questions (FAQs)

1) When I go to work, what will happen to my cash benefits?

According to SSI Work Incentives Rules, your earned income will affect your cash benefits depending on how much you earn. The more you earn, the less cash benefits you will receive. Start with your total monthly income from your job and subtract \$85. Divide that number by 2. SSI reduces your cash benefits by that amount. For example, if you are receiving \$783 a month in cash benefits and get a job paying \$800 a month. The first \$85 of income does not count so we subtract \$85 from \$800 leaving \$715. Divide that number by 2 and you are left with \$375.50. Subtract that amount from your cash benefits and you find you would receive \$407.50/month.

Now instead of receiving \$783 a month in cash benefits you would receive \$407.50/month. Your total income, however, would be \$1,207.50 so you would have \$424.50 more money each month.

The formula for calculating for this rule is Total Income Minus \$85 then Divide by 2 (refer to SSI flowchart).

2) What will happen to my Medi-Cal when I am working?

Basing on Work Incentive Rules, your Medi-Cal will continue if you are making less than Maximum State Threshold (\$37,706 per year).

3) What happens if I am making more than Maximum State Threshold (\$37,706 per year)?

When you are making more than \$37,706 per year, you will lose your free Medi-Cal. However, you are still able to qualify for California Working Disable Medi-Cal program (CWD). This is also known as the 250% Program. In other words, you are still able to buy Medi-Cal. Premiums range from \$20 to \$250 per month for an individual or from \$30 to \$375 for a couple.

4) What are the SSI Work Incentive Rules?

Social Security Administration (SSA) creates SSI Work Incentive Rules that support, assist and protect SSI recipients who want to enter the work force or are working. Work Incentive Rules are the rules that allow people who are receiving SSI benefits to maintain their benefits (Medi-Cal & Cash) while working.

5) What is the most I can earn and continue to receive SSI cash benefits?

Based on the SSI Work Incentive Rule the most you can earn and still be able to maintain your cash is the Break Event Point (BEP). If you earn more money each month than the BEP, you would no longer receive any cash benefits each month. To figure out your BEP take the amount of your cash benefits and double it. Then add \$85. This would be your BEP. For example, if you are receiving monthly cash benefits of \$783, multiply this number by 2 and this is \$1,566. Add \$85 and you find the BEP is \$1,651. If you make more than this amount each month, you will no longer receive cash benefits.

6) How do SSI Work Incentive Rules help my cash and Medi-Cal benefits while I am working?



It allows for the continuation of cash and Medi-Cal benefits while you are working.

BEP cap is for cash benefits and the maximum state threshold cap is for Medi-Cal. You can lose one but still able to maintain another.

7) What will happen to my SSI benefits if I stop working--such as getting sick, being laid off or fired?

If your SSI benefits end because you start working and making above the BEP you would be able to reinstate your SSI benefits as long as you are reporting your income to Social Security Administration. Remember if you are working and earning more than the BEP you will have more money coming in than you had from your SSI benefits.

8) How does reinstatement work?

SSA will fully reinstate your benefits after your reporting. It takes SSA about three months to reinstate your benefits—and you would receive a lump sum payment of the money owed to you for the time after your income dropped below the BEP.

9) If I am working and making too much money, am I going to lose my cash benefits? If so what happens to my Medi-Cal?

The Break Event Point (BEP) is the maximum amount you are allowed to make and still maintain cash benefits. If you still want to maintain your cash benefits while working, you should keep your income below the BEP.

According to 1619(b) law for Medi-Cal, if you are still working (make less than \$37,706/year) and you are no longer receiving cash benefits due to your earned income, your Medi-Cal continues (refer to flowchart).

10) Is it worth working while receiving SSI benefits?

Yes, there are many benefits of working.

First, there are financial benefits for you. You will have more money each month when you are working. The additional money you make in earned income more than makes up for any decrease in your cash benefits.

Second, there are psychological benefits. You will likely feel better and more confident psychologically because you will be a productive and contributing member of your family and community.

Third, there are social benefits. When you are working, you will improve your social skills by interacting with your coworkers, supervisor and people around you. This enlarged social environment will help you to gain more confidence in your interpersonal skills and communication.



Call BHTS at (714) 667- 5600 to obtain information on available trainings and useful resources such as individualized consultations.

References:

SSA Disability Benefits (SSI and SSDI) <https://www.ssa.gov/benefits/disability/>

SSA Ticket to Work program: <https://www.ssa.gov/work/> <https://choosework.ssa.gov/mycall/>

Disclaimer: The answers provided to these FAQs are meant to provide general guidance. They are not intended to be legal advice. SSA makes the final determination on all matters related to SSI and SSDI.