



**King County**

Department of Community and Human Services  
Developmental Disabilities Division

**2018**

**Supplemental Security Income (SSI)  
& Medicaid**

## ***SSI and Medicaid***

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1. Individuals eligible for SSI are also eligible for Medicaid.
  - SSI, or Supplemental Security Income, is a need-based program administered by the Social Security Administration (SSA). If you are aged, blind, or disabled, and you have limited income, resources, and work history, you may be eligible for SSI. In 2018, SSI eligible individuals in WA may receive up to \$750 per month.
  - Medicaid is a program that helps pay for health care and health-related services. With SSI, your “Categorically Needy Program” or CNP Medicaid card can pay for mandatory health services, including but not limited to physician services, inpatient and outpatient hospital care, limited dental care (for some Medicaid recipients), prescriptions, therapies, and Medicaid Personal Care.
2. If you receive SSI and Medicaid, you must maintain less than \$2,000 in resources. Failure to do so may result in an overpayment or loss of benefits.
3. SSI is impacted by income, both earned (wages) and unearned (child support, other Social Security checks, cash gifts, etc.). **If you receive SSI, and you are working or receive other income, you must report this income to Social Security.**
4. When working and receiving SSI, you must report your wages. Depending on your assigned Social Security office, you may call in your monthly wage information using the number they have offered, or mail, fax, or hand deliver copies of the wage stubs to your local SSA office.
5. It pays to work! SSI is generally reduced by only \$1 for every \$2 earned. As such, you make more money by working and receiving SSI than by choosing not work.
6. When gross wages received per month reach \$1,585, your SSI check will be reduced to \$0. Though you will not receive an SSI cash benefit in this situation, you can remain eligible for Medicaid and SSI through a work incentive called “1619b”. In 2018 you can earn up to \$33,120 in Washington through 1619b and remain eligible for Medicaid and SSI. (You must still report income to Social Security. You must also demonstrate a need for Medicaid.)
7. If you are under the age of 22 and “regularly attending school” (a Transition program typically qualifies), you may be eligible for the Social Security Student Earned Income Exclusion. If eligible, you can earn up to \$1,820 per month, for a maximum of \$7,350 per year (2018), without your SSI being reduced. (**You must still report income to SSA.**)
8. You will regularly receive letters from SSA and DSHS requesting information about your benefits, disability, income, and resources. Always complete and return these documents in the time allotted.
9. Keep all documents, including original wage stubs, any letters Social Security sends you, receipts of payment for room and board (if applicable), bank statements, etc. If you speak

with a Social Security representative, write down the name and location of the person you spoke with, the date and time, and what was discussed.

10. Social Security administers many other benefit programs, including retirement, SSDI, and SSDAC. It is common for individuals on SSI to later switch to a different benefit program. If this happens, contact a Benefit Planner for a benefit analysis and an explanation of the rules of your new benefits.

### *Contacting Social Security*

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There are three primary ways to contact Social Security:

- Visit [www.ssa.gov](http://www.ssa.gov) to look up policies, download forms, and apply for some benefit programs.
- Call **1-800-772-1213**. This is good for asking very basic questions and setting up phone appointments or face-to-face appointments at your local office.
- Call or visit your local Social Security office.

636 120 <sup>th</sup> Avenue NE, Suite 100	Bellevue, WA 98005	(866) 574-2323
151 SW 156 <sup>th</sup> St	Burien, WA 98166	(866) 964-7380
321 Ramsay Way, Suite 401	Kent, WA 98032	(866) 931-7671
915 2 <sup>nd</sup> Ave, Suite 901	Seattle, WA 98174	
13510 Aurora Ave N., Suite B.	Seattle, WA 98133	(866) 931-2875

### *Contacting DSHS about your Medicaid*

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Medicaid is the responsibility of Washington State Department of Social and Health Services (DSHS). Local DSHS offices titled Community Services Offices (CSO) administer the Medicaid program. Medicaid payments are processed by Provider One.

To access information about Medicaid, contact your local CSO. Several CSO offices exist in King County. To locate your CSO, visit <http://www.dshs.wa.gov/onlinecsos/findservice.shtml>

In addition to Medicaid, the CSO administers several other programs, including **Emergency Assistance, Basic Food Assistance, Child Care Assistance, and Temporary Assistance for Needy Families**. More information about these programs and an online application are available at the website above.

## ***SSI and Earned Income***

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Social Security (SSA) looks at the **gross earnings received** in a month and recalculates SSI due based on that information. Gross earnings are the total earnings before taxes and other fees are withheld.

**Example:** Kate receives \$750 SSI. She begins working, receiving a total of \$625 gross per month. At the end of the first month, she reports her income to Social Security.

### **How SSI is calculated:**

**Step 1:** If Kate only receives SSI and wages (no other income), SSA first subtracts \$85 from the monthly wage total. This \$85 exclusion, which is actually a \$20 exclusion plus a \$65 exclusion, is money that SSA will not look at when determining the new SSI amount.

$$\begin{array}{r} \$ 625 \text{ gross wages} \\ - \$ 65 \text{ exclusion} \\ - \underline{\$ 20 \text{ exclusion}} \\ \hline \$ 540 \end{array}$$

**Step 2:** SSA divides the new figure by 2:

$$\$540 / 2 = \$270 \text{ Kate's "countable income".}$$

**Step 3:** SSA subtracts the “countable income” from Kate’s maximum SSI amount to determine her new SSI amount.

$$\begin{array}{r} \$750 \text{ SSI} \\ - \underline{\$270 \text{ countable income}} \\ \hline \$480 \text{ SSI} \end{array}$$

If Kate is earning **\$625 gross wages / month**, she will also receive a **\$480 SSI** check for a grand total of **\$1,105**.

**Monthly Earnings Received** As monthly earnings received fluctuate, so do SSI amounts. For example, a person paid every two weeks will occasionally receive three paychecks in a month. In this situation, all three paychecks will be considered when determining the appropriate SSI amount due for that particular month.

**Retrospective Budgeting** SSI uses “retrospective budgeting” to calculate SSI payments; that is, SSA is always two months behind when calculating SSI checks. If a person started working in January, his/her SSI checks will not be affected until two months later: March.

## *Reporting Wages to Social Security*

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If you receive benefits from Social Security, and you are working and earning a wage, you must report those wages to Social Security.

When you *first* begin working, you should go down to your assigned local office and let Social Security know about your work. You can find your assigned office by visiting the Social Security website: [www.ssa.gov](http://www.ssa.gov).

Upon visiting your local office, Social Security will hand you a packet of information that explains in detail the wage reporting process specific to that office. In general, you will be expected to report future wages by:

1. calling in wage information via a phone number provided by the local Social Security office; or
2. mailing in copies of your wage stubs using envelopes provided by Social Security; or
3. hand-delivering your wage stubs to the local office, or
4. faxing in your wage information (include your Social Security number).

You should report gross wages received in an entire month by the 10<sup>th</sup> day of the following month. (Gross wages are your earnings before taxes or other deductions are taken out of your paycheck.) For example, a person who worked in April would report the gross wages received for all of April no later than the 10<sup>th</sup> day of May.

If you have been reporting wages and you stop working, you should notify Social Security and let them know of the change.

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## *Plan to Achieve Self-Support (PASS) and Impairment-Related Work Expense (IRWE)*

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**PASS** is a Social Security Work Incentive Program. It is available to some SSI recipients who have other income, such as wages or other benefit checks, and who would like to reach an employment goal.

With a PASS, a person sets aside income and / or resources to pay for items and services necessary to reach a specific work goal. In return, Social Security reimburses the person up to 100% for those expenses.

Examples of PASS expenses include payment for job coaching services, purchasing work clothing, buying equipment necessary to be successful at the job, and setting money aside to start a new business.

**IRWE** is a Social Security Work Incentive Program available to some SSI recipients who are working.

With an IRWE, a person pays out-of-pocket for certain disability-related items and services which are necessary for the person to work. In return, Social Security reimburses the person up to 50% for those expenses.

Examples of IRWE expenses include attendant care costs, transportation costs in certain situations, medical service expenses, and ongoing job-coaching support.

Both PASS and IRWE require that specific criteria be met and specific documentation be kept and maintained. PASS and IRWE also need to be approved by the Social Security Administration (SSA) before they are considered to be in effect.

For more information about these and other Social Security Work Incentive Programs, visit the Social Security Administration website at [www.ssa.gov](http://www.ssa.gov).