

# Managing SSA Benefits for Employment Success



A successful transition of students with disabilities from school to work and full community participation has become a major focus within the United States. For individuals with disabilities, a major barrier to obtaining employment has been the fear of losing public benefits.

**Below are some frequently asked questions that parents and students have when talking about benefits.**

## **QUESTION: Can I work and still keep my SSI cash benefit check?**

**YES – this is possible depending on how much you earn!** When you go to work, your SSI check will be adjusted as your wages go up. The good news is that Social Security DOESN'T reduce your SSI check dollar-for-dollar by what you earn! In fact, less than half of your gross wages will actually count!

**\*You will always have more Money at the end of each month by working than by only receiving SSI**

## **QUESTION: If I earn enough that my SSI check stops, what do I have to do to make sure my MassHealth continues?**

**Nothing** - Individuals can remain eligible for MassHealth even if their earnings reduces their SSI benefit check to \$0, as long as they meet all other SSI eligibility criteria. An individual on SSI living in Massachusetts would maintain MassHealth until their gross earned income reaches \$39,662.

## **QUESTION: What is the Student Earned Income Exclusion (SEIE) and how would that help me?**

This is a SSA Work Incentive to encourage students to explore working without having an effect on their SSI check. Student beneficiaries under the age of 22 who regularly attend school can work and earn up to \$1,780 per month, up to a maximum ANNUAL exclusion of \$7,180 without any of those earnings being countable.

### **Qualifications for SEIE:**

- In college or university for at least 8 hours a week, or
- In grades 7-12, attending at least 12 hrs. per week
- In a skills training program to prepare for a paying job for at least 12-15 hours per week (ex. Job Corps, and government-supported courses in self-improvement)
- SEIE is not automatic and must be requested in writing.

## **QUESTION: Is there someone I can talk to help me with my questions?**

**YES** – the Massachusetts Rehabilitation Commission has **Student Benefits Counselors** available throughout Massachusetts who can provide FREE one-on-one benefits planning services for students who are enrolled in high school. **Beneficiaries of SSDI/SSI who are interested in receiving benefits planning services do not need to be active MRC VR clients.** If you are an MRC consumer, have your Vocational Rehabilitation Counselor set up an appointment. If not, you may call directly.

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