

# SUPPLEMENTAL SECURITY INCOME (SSI): WHAT'S IT ALL ABOUT?

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## MYTHS AND REALITIES

The Supplemental Security Income program (SSI) is an important program for many people with disabilities. It provides a cash benefit and a connection to many support services. Unfortunately, there are many myths about SSI that discourage people from applying. Here are the realities behind some of those myths...

**REMEMBER:**

*It is possible  
to have a job and  
keep your SSI and  
Medicaid benefits!*

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SSI & Transition  
Project

A partnership of

The Department of  
Special Education at  
Illinois State University

-and-

Champaign County  
Health Care  
Consumers

**Myth: People who work are not eligible for SSI.**

Reality: *Not necessarily!*

Social Security does consider your ability to work when they decide whether or not you have a severe disability, but many people who have jobs will still be eligible. Social Security uses something called Substantial Gainful Activity (SGA) in evaluating your disability. If you work but make less than SGA (\$900 a month in 2007 for people who are not blind; \$1,500 a month for people who are blind), there is a good chance that your disability will be considered severe under the rules.

**Myth: If I work while receiving SSI, I will lose my benefits.**

Reality: *Not necessarily!*

If you make less than SGA, your job should not cause you to lose your benefits.

If you make more than SGA, there are still many ways to maintain your benefits. You can use something called work incentive programs to maintain your benefits. These are complicated programs, but in the simplest sense, they allow you to deduct certain expenses that you have because of your disability and adjust your earnings to reflect those expenses.

If you are receiving SSI and are currently working or considering going to work, you should contact a Benefits Specialist to help you understand how work will impact your SSI benefits and how to use work incentives programs. Call 800-807-6962 toll-free to make an appointment.

**Myth: I'm on Medicaid and SSI. If I get a job, I'll lose my health care coverage.**

Reality: *Not Necessarily!*

The rules connecting SSI and Medicaid are pretty complicated in the state of Illinois. Typically, though, working will not result in losing your Medicaid coverage. Even if you earn more than SGA, you can keep your Medicaid under a rule called 1619. This rule lets you keep your Medicaid until your earned income reaches the income threshold (in Illinois, \$31,011 in 2007). Under this program, you'll no longer get a cash benefit for SSI, but you will have health care coverage.

**Myth: If I am a student in a vocational training program, I cannot receive SSI.**

Reality: *False!*

Sometimes people who make decisions about disability confuse vocational training in school with having a job or being able to work more than SGA. But participating in a vocational training program should not be — by itself — a reason for claiming you are ineligible for SSI. Whether your vocational training experience is paid or unpaid, it is extremely important that you, your teacher, and your employer **document any accommodations or supports that you receive in the work experience**. Any assistance you receive in the work experience should be reported as part of your SSI application or any appeals that you file.

If your vocational experience is a paid work experience that may put your income over SGA, you may be able to benefit from a Student Earned Income Exclusion, one of Social Security's work incentive programs. Talk to a Benefits Specialist for more information.

## SSI & Transition Project

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