

Social Security Benefits and Employment: What's New for 2016?



Did you know that:

- ❖ A Supplemental Security Income (SSI) recipient can make between \$28,000 and \$55,000 per year without losing Medicaid coverage?
- ❖ A person receiving Social Security Disability Insurance (SSDI) benefits has nine trial work months during which full benefit checks come, regardless of income earned?
- ❖ An SSI or SSDI recipient can maintain much of their benefit amount by deducting the costs of disability-related expenses from their gross monthly income?
- ❖ Many young adults can keep some or all of their annual work earnings (up to \$7000) without losing money from their SSI check?

Concern about losing benefits keeps many people with disabilities from seeking gainful employment. It is crucial to share accurate information about Social Security work incentives with job seekers and their families. Check out these resources to learn more:

Social Security Administration (SSA) website:

www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm

www.socialsecurity.gov/work/

Going To Work: A Guide to Social Security Benefits & Employment for Young People with Disabilities

www.communityinclusion.org/article.php?article_id=211

The rules for SSA work incentives are based on various financial limits, which can change from

year to year to keep up with the cost of living. Here is what's important to know for 2016:

Cost-of-Living Adjustment (COLA):

Monthly Social Security and Supplemental Security Income (SSI) benefits **will not automatically increase in 2016** as there was no increase in the Consumer Price Index (CPI-W) from the third quarter of 2014 to the third quarter of 2015.

Other important updates:

- ❖ The **Substantial Gainful Activity (SGA)** amount for individuals with disabilities other than blindness has increased from \$1090/month to **\$1130**.
- ❖ The **SGA amount for individuals who are blind** remains unchanged at **\$1820**.
- ❖ The monthly earnings amount used to determine if a month counts for a **Trial Work Period (TWP)** has increased from \$780 to **\$810**.
- ❖ The income amount that will have no effect on benefits for SSI beneficiaries who are **students (Student Earned Income Exclusion)** remains unchanged at \$1780. The yearly maximum amount also remains at \$7180.
- ❖ The **1619b State Threshold Amount** allows SSI recipients to continue receiving health care / medical insurance coverage when their work wages are too high to receive cash benefits. This means that even if SSI cash benefits are eliminated, Medicaid coverage remains in effect until annual earnings reach a threshold amount (see the state-by-state chart on the other side).

Note that four states (California, Iowa, Massachusetts, and Nevada) have a separate threshold for SSI recipients who are blind.

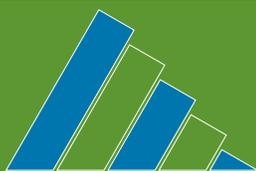
2016 1619(b) Threshold Amounts for Disabled SSI Beneficiaries

STATE	THRESHOLD
ALABAMA	\$27,075
ALASKA	\$55,597
ARIZONA	\$36,522
ARKANSAS	\$29,763
CALIFORNIA	\$37,184
COLORADO	\$33,605
CONNECTICUT	\$66,520
DELAWARE	\$42,664
D.C.	\$39,930
FLORIDA	\$30,566
GEORGIA	\$30,315
HAWAII	\$37,949
IDAHO	\$39,570
ILLINOIS	\$27,370
INDIANA	\$36,772
IOWA	\$32,575
KANSAS	\$35,021
KENTUCKY	\$29,746
LOUISIANA	\$31,305
MAINE	\$32,667
MARYLAND	\$41,740
MASSACHUSETTS	\$39,662
MICHIGAN	\$34,923
MINNESOTA	\$50,971
MISSISSIPPI	\$29,876
MISSOURI	\$36,376

STATE	THRESHOLD
MONTANA	\$30,970
NEBRASKA	\$38,579
NEVADA	\$32,307
NEW HAMPSHIRE	\$39,640
NEW JERSEY	\$35,003
NEW MEXICO	\$35,617
NEW YORK	\$43,583
NORTH CAROLINA	\$34,131
NORTH DAKOTA	\$44,673
OHIO	\$38,509
OKLAHOMA	\$30,262
OREGON	\$33,221
PENNSYLVANIA	\$36,567
RHODE ISLAND	\$34,239
SOUTH CAROLINA	\$30,834
SOUTH DAKOTA	\$35,233
TENNESSEE	\$38,613
TEXAS	\$34,670
UTAH	\$34,936
VERMONT	\$39,943
VIRGINIA	\$35,118
WASHINGTON	\$32,875
WEST VIRGINIA	\$31,883
WISCONSIN	\$31,381
WYOMING	\$36,253
NO. MARIANA ISL.	\$18,612

2016 1619(b) Threshold Amounts for Blind SSI Beneficiaries

STATE	THRESHOLD
CALIFORNIA	\$38,504
IOWA	\$33,103
MASSACHUSETTS	\$40,511
NEVADA	\$34,056



**State Employment
Leadership Network**



The SELN is a joint program of the Institute for Community Inclusion at UMass Boston and the National Association of State Directors of Developmental Disabilities Services.

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